



सत्यमेव जयते

REPORT

ON

FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS

1958-59

**LABOUR BUREAU
MINISTRY OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA**

P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Hyderabad centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri J. N. Sharma, Research Officer, assisted by Shri N. K. Sharma, L/P(D)282D of LB—1(a)

Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Director

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Dated the 3rd February 1965

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PART I
(FAMILY BUDGET)

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the survey becomes specialised survey, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case, the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;

*Report on International Definition and Measurement of Standards and Levels of Living (U.N.) 1954.

- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security, and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1953-59, *inter alia*, in Hyderabad an attempt was made to cover many of the components given above. At the same time the object of deriving weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. Description of the survey

The survey in Hyderabad was part of an integrated scheme of family living surveys among industrial workers at 50* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Hyderabad centre presented in this Report.

1.2.1. Organisation of the survey—

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of the Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.2.2. Definition of a working class family—

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

*A list of 50 centres is given in Appendix I.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Hyderabad which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) back-ground were treated as 'manual' work.

1.2.3. *Design of survey—*

Two types of sampling methods, viz., tenement sampling and payroll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Hyderabad centre and the list of 404 factories for the year 1956 registered under the Factories Act in Hyderabad including those registered under Section 85(i) of the Act, was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Hyderabad was 480 families to be canvassed for Schedule 'A' and 120 families for Schedule 'B'. The number of schedules finally collected and tabulated was 482 for Schedule 'A' and 117 for Schedule 'B'. Since there was a difference between the actual total number of workers and the expected number used for calculating the interval, the interval and random start for systematic selection being already fixed, this resulted in the difference in the number of families surveyed and originally planned for Schedule 'A'. The difference between the number of sampled families originally fixed and the number of families finally covered for schedule 'B' was

due to rejection of some schedules because of unsatisfactory data, etc. The two samples drawn for schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants.

The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage, groups of establishments were selected and in the next stage workers were selected. To effect stratification, the registered factories included in the frame were distributed in two strata. Factories employing 50 or more workers constituted stratum I and the rest were taken as stratum II. After arranging the factories in increasing order of the number of workers in stratum I, 2 independent samples of 12 factories each were selected systematically with probability proportional to number of workers. In the second stratum, factories were arranged by the industry type (all factories under section 85(i) were put together) and 2 independent simple systematic samples of 36 factories each were selected. In each sub-sample, these factories were clustered into groups of 3 in a systematic manner for allotment to months of survey. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random process. The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.2.4. *Period of survey—*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Hyderabad centre was August, 1958 to July, 1959.

1.2.5. *Method of survey—*

The "Interview Method" was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaire or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.2.6. *Collection of data—*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete schedule 'A' (relating to income and expenditure). The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. Introductory

Hyderabad is the Capital of Andhra Pradesh and is one of the important industrial and commercial centres of the State. The city as defined by the inner line is situated between 17°.10' North and 78°.20' East.

2.2. Population

With a population of 11.97 lakhs, Hyderabad is the largest city in the State of Andhra Pradesh. The population of Hyderabad has registered a rapid increase during the three decades ending 1961. The following table shows the growth of population in Hyderabad from 1901 onwards:

TABLE 2.1

Year							Population	Decennial percentage variation
1901*	..	..	..	..	..	..	4,48,466	..
1911 ..	..	..	..	..	..	..	5,00,623	+11.63
1921 ..	..	..	..	..	..	..	4,04,187	(—)19.26
1931 ..	..	..	..	..	..	..	4,66,894	+15.51
1941 ..	..	..	..	..	..	..	7,39,159	+58.31
1951 ..	..	..	..	..	..	..	10 85,722	+46.89
1961†	..	..	..	..	..	..	11,96,965	+10.25

2.3. Working class markets

The markets patronised predominantly by the working class population in Hyderabad are:

- (i) Chikkadpalli,
- (ii) Monda, and
- (iii) Sanatnagar.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Hyderabad centre.

2.4. General characteristics of working class population—survey results

2.4.1. Industries—

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Hyderabad was 19.1 thousands. The estimated number of employees in these families was 25.5 thousands. A distribution of these employees by industries and in each industry by sex and age is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

*Figures for the years 1901 to 1951 were taken from Census of India, 1951, Vol. I, Part II-A, India, Page—66.

†Census of India, 1961, Paper No. I—1962. Includes Hyderabad Division (9,31,062), Secunderabad Division (187,471) and Secunderabad Cantonment (78,412).

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adult children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (estimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Production of edible fats and oil (other than hydrogenated oil)	75.38	24.62	..	100.00	560	35.04	13
Manufacture of cigarette and cigarette tobacco ..	42.40	57.60	..	100.00	1 793	104.91	43
Cotton spinning and weaving in mills	96.09	3.91	..	100.00	2,588	61.99	63
Printing and publishing	99.00	..	0.20	100.00	3 373	90.15	91
Manufacture of medicines, cosmetics and other toilet preparations except soap ..	58.46	41.54	..	100.00	498	43.73	15
Non-metallic mineral products other than petroleum and coal	65.27	34.73	..	100.00	628	48.65	21
Manufacture and assembling of machinery (other than electrical) except textile ..	100.00	..	..	100.00	669	79.20	19
Manufacture and assembling of motor vehicles of all types (except motor engines) ..	100.00	..	..	100.00	2 889	114.64	48
Rest	3.52	3.96	2.42	100.00	12,631	62.58	378
All	85.42	13.36	1.22	100.00	25,444	74.00	694
Number of employees (unestimated)*	583	99	9	694	..	..	..

Of the total employees, about 13 per cent. were employed in printing and publishing, 11 per cent. in manufacture and assembling of motor vehicles of all types (except motor engines) and 10 per cent. in cotton spinning and weaving. Women employees constituted about 13 per cent. of the total. The proportion of children (upto the age of 14 years) was quite small.

The average monthly income per employee was Rs. 74.00, the highest (Rs. 114.64) being in manufacture and assembling of motor vehicles of all types (except motor engines).

*Unestimated figures and for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

2.4.2. Occupations—

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

Distribution of employees (including apprentices) by occupations and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, weavers, knitters, dyers and related workers	94.79	5.21	..	100.00	2,218	59.80	57
Furnacemen, rollers, drawers, moulders and related metal making and treating workers	100.00	..	..	100.00	1,960	80.38	43
Tool makers, machinists, plumbers, welders, platers and related workers	98.49	..	1.51	100.00	4,906	109.16	126
Compositors, printers, engravers, book binders and related workers	99.80	..	0.20	100.00	3,222	91.20	91
Potters, kilnmen, glass and clay farmers and related workers	67.90	32.10	..	100.00	1,832	154.75	52
Packers, labellers and related workers	17.12	82.88	..	100.00	670	66.07	16
Labours not elsewhere classified	81.41	16.17	2.42	100.00	1,964	38.26	57
Rest	81.22	16.68	2.10	100.00	8,772	56.47	252
All occupations	85.42	13.36	1.22	100.00	25,544	74.00	694
Total (unestimated)	586	99	9	694			

About 19 per cent. of the employees were employed as tool makers, machinists, plumbers, welders, platers and related workers, about 13 per cent. of the workers worked as compositors, printers, engravers, book binders and related workers, and about 9 per cent of the workers worked as spinners, weavers, knitters, dyers and related workers.

The average monthly income from paid employment per employee was, in case of potters, kilnmen, glass and clay farmers and related workers, tool makers, machinists, plumbers, welders, platers and related workers, compositors, printers, engravers, book binders and related workers, furnacemen, rollers, drawers, moulders and related metal making and treating workers, higher than the overall average for all occupations.

2.4.3. Nature of employment and type of settlement—

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during last month				Nature of employment			Type of settlement		Number of employees (unestimated)
				Regular	Casual	All	Settled	Not settled	
1				2	3	4	5	6	7
0	..	..	..	2.34	2.90	2.46	2.50	..	15
1—7	..	..	..	0.91	..	0.72	0.73	..	4
8—15	..	..	..	4.80	17.76	7.58	7.58	7.69	53
16—19	..	..	..	2.70	2.68	2.70	2.74	..	21
20—23	..	..	..	20.73	24.73	21.59	21.20	44.42	136
24—27	..	..	..	61.41	45.11	57.91	58.09	47.89	409
28—31	..	..	..	7.11	6.79	7.04	7.16	..	56
Total				100.00	100.00	100.00	100.00	100.00	694
Percentage to total				78.48	21.52	100.00	98.29	1.71	..
Number of employees (unestimated)				544	150	694	685	9	..

Of the total employees, about 78 per cent. were regular and the remaining about 22 per cent. were casual*. Most of the employees (about 98 per cent.) were settled at the centre.

2.4.4. Family income class—

The average monthly income per family of the population surveyed was Rs. 106.26. The estimated distribution of families in different income classes is given in table 2.5:

TABLE 2.5

Distribution of families by monthly family income class

Monthly family income class	Percentage of families to total							
1	2							
**<Rs. 30	1.94
Rs. 30—<Rs. 60	16.72
Rs. 60—<Rs. 90	32.05
Rs. 90—<Rs. 120	18.95
Rs. 120—<Rs. 150	11.14
Rs. 150—<Rs. 210	12.88
Rs. 210 and above	6.22
Total								100.00

The modal family income group was from 'Rs. 60 to less than Rs. 90'. About 19 per cent. of the families had income of less than Rs. 60 per month.

*The classification of workers into regular or casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

**The sign "<" in this and subsequent tables denotes 'less than.'

2.4.5. Family size—

The average size of the family was 5.33 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

Distribution of families by size

Family size (number of members)									Percentage of families to total
One	..	..	..	..	..	..	..	..	6.88
Two and three	..	..	..	..	..	..	..	..	16.42
Four and five	..	..	..	..	..	..	..	..	31.38
Six and seven	..	..	..	..	..	..	..	..	25.88
Above seven	..	..	..	..	..	..	..	..	19.44
Total									100.00

A large proportion of families (about 32 per cent.) consisted of four and five members.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Hyderabad have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Hyderabad as revealed by the survey, is presented below:

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1
Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Men										
Unmarried ..	722	27.38	43.39	28.23	1.00	..	..	..	100.00	27.54
Married ..	504	0.03	0.03	51.39	35.42	4.69	3.71	4.73	100.00	19.46
Widowed ..	32	..	..	16.80	29.44	13.38	12.16	28.22	100.00	1.46
Separated ..	4	..	..	42.41	57.59	..	..	..	100.00	0.16
Sub-total ..	1,262	15.53	24.60	37.20	15.80	2.28	1.85	2.74	100.00	48.60
Women										
Unmarried ..	535	36.04	55.88	8.08	..	..	..	..	100.00	21.31
Married ..	521	..	3.55	69.35	22.17	2.42	1.28	1.23	100.00	20.25
Widowed ..	220	..	..	7.79	41.92	12.91	18.70	18.68	100.00	9.56
Divorced ..	2	..	..	100.00	..	..	..	..	100.00	0.06
Separated ..	6	..	..	100.00	..	..	..	..	100.00	0.23
Sub-total ..	1,284	14.94	24.57	32.67	16.53	3.35	3.98	3.96	100.00	51.40
Total ..	2,546	15.23	24.58	34.87	16.18	2.83	2.94	3.37	100.00	100.00
Number of members (unestimated) ..	..	382	624	913	415	62	73	77	2,546	..

Taking all the members living with the families at the centre, about 49 per cent. were men and 51 per cent. women. Children of 14 years of age or below constituted about 40 per cent. of the total and persons of 55 years and above about 9 per cent. Of the persons falling in the age group 15 to 54, about 50 per cent. were men and 50 per cent. women. In this age-group among men, about 31 per cent. were unmarried, about 66 per cent. married and about 3 per cent. were widowers or separated. Among women in the same age-group, about 7 per cent. were unmarried, 73 per cent. married, about 19 per cent. widows and the rest were divorced or separated.

3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2
Percentage distribution of families by religion and size

Size of family	Religion			
	Hinduism	Islam	Rest	All
1	2	3	4	5
One	7.15	5.59	9.52	6.88
Two and three	17.54	13.93	11.11	16.42
Four and five	33.30	25.84	30.88	31.38
Six and seven	25.12	28.39	24.84	25.88
Above seven,	16.89	26.45	23.65	19.44
Total	100.00	100.00	100.00	100.00
Percentage of families to total	72.05	23.61	4.34	100.00
Average size of the family	5.02	5.69	5.28	5.33
Average number of children per family	2.05	2.30	2.30	2.12

3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3
Percentage Distribution of families by mother-tongue and size

Size of family	Mother-tongue			
	Telegu	Urdu	Rest	All
	2			
One	6.48	5.51	12.82	6.88
Two and three	18.79	13.92	6.74	16.42
Four and five	33.37	26.52	29.86	31.38
Six and seven	23.95	27.98	33.60	25.88
Above seven	17.41	26.07	16.98	19.44
Total	100.00	100.00	100.00	100.00
Percentage of families to total	66.01	23.95	10.04	100.00
Average size of the family	5.00	5.66	5.31	5.33
Average number of children per family	2.05	2.28	2.21	2.12

Telegu-speaking families formed about 66 per cent. of the total, Urdu-speaking about 24 per cent. and the remaining 10 per cent. of the families spoke other languages.

3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly income classes by age group and levels of literacy

Age group and education standard	Monthly family income class (Rs.)							
	<30	30 — <60	60 — <90	90 — <120	120 — <150	150 — <210	210 and above	All
<i>(i) Age less than 5 years</i>								
Below primary	..	..	..	..	0.54	3.11	4.56	0.95
No education ..	..	100.00	100.00	100.00	99.46	96.89	95.44	93.05
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above</i>								
Illiterate ..	69.64	81.33	65.56	62.80	63.42	46.34	41.56	61.02
Below primary ..	20.24	13.65	21.87	26.37	26.03	28.30	27.97	24.12
Primary ..	10.12	3.20	8.62	6.21	4.41	11.12	13.53	7.86
Middle ..	..	1.04	3.28	4.55	4.89	10.93	13.99	5.73
Matriculants ..	..	0.78	0.67	0.07	1.25	1.67	2.95	1.00
Others ..	..	..	..	..	..	1.64	..	0.27
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only a very small percentage of children aged less than 5 years had started receiving education and they too were in the higher income groups. By and large, the percentage of illiterate members seemed to decline in higher income classes. The percentage of members having middle or higher standards of education was generally high in higher income classes.

3.6 Distribution of family members by age, sex and activity status.

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment, and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.5.

TABLE 3.5

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Percent- age dis- tribu- tion of all mem- bers
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	1	..	..	100.00	..	..	..	..	100.00	0.02
Employee ..	586	..	0.54	64.18	31.93	1.91	1.13	0.31	100.00	21.34
Apprentice ..	8	..	40.34	59.66	..	..	..	..	100.00	0.36
Self-employed ..	15	..	..	49.80	37.15	4.92	..	8.13	100.00	0.62
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	34	..	8.22	78.16	10.92	2.70	..	..	100.00	1.77
Not in labour force	618	30.80	47.14	10.07	1.82	2.54	2.68	4.95	100.00	24.49
Sub-total ..	1,262	15.53	24.60	37.20	15.80	2.28	1.85	2.74	100.00	48.60
<i>Female</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	99	..	1.38	51.12	43.44	..	2.59	1.47	100.00	3.39
Apprentice ..	1	..	..	100.00	..	..	..	..	100.00	..
Self-employed ..	9	..	..	62.42	13.94	6.08	17.56	..	100.00	0.39
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	2	..	..	50.00	..	50.00	..	..	100.00	0.06
Not in labour force	1,173	16.15	26.46	31.08	14.66	3.51	3.97	4.17	100.00	47.56
Sub-total ..	1,284	14.94	24.57	32.67	16.53	3.35	3.98	3.96	100.00	51.40
Total ..	2,546	15.23	24.58	34.87	16.18	2.83	2.94	3.37	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Hyderabad comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 28 per cent. consisting of gainfully occupied persons and unemployed persons. Participation of women in the labour force was only to the extent of about 4 per cent. Employment of children was negligible. An appreciable proportion of the male children, however, reported themselves as apprentices and unemployed.

3.7. Distribution of family-members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.6

Percentage distribution of family members, age, sex and economic status

Economic status and sex	Number of mem- bers (unesti- mated)	Age (years)								Percent- age dis- tribu- tion of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male ..	590	..	0.08	63.88	31.93	1.99	1.13	0.99	100.00	21.46
Female ..	78	..	1.77	54.79	39.38	..	2.17	1.89	100.00	2.63
Sub-total ..	668	..	0.27	62.89	32.74	1.77	1.24	1.09	100.00	24.09
<i>Earning dependants</i>										
Male ..	27	..	22.03	47.92	19.47	7.56	..	3.00	100.00	1.10
Female ..	32	..	..	45.66	43.91	2.02	8.41	..	100.00	1.18
Sub-total ..	59	..	10.60	46.76	32.15	4.69	4.36	1.44	100.00	2.28
<i>Non-earning dependants</i>										
Male ..	645	28.98	44.91	14.78	2.36	2.29	2.52	4.16	100.00	26.04
Female ..	1,174	16.14	26.45	31.12	14.58	3.57	3.97	4.17	100.00	47.59
Sub-total ..	1,819	20.68	32.97	25.34	10.26	3.12	3.46	4.17	100.00	73.63
Total ..	2,546	15.23	24.58	34.87	16.18	2.83	2.94	3.37	100.00	100.00
Number of mem- bers (unesti- mated)										
..		382	624	913	415	62	73	77	2,546	

Earners and earning dependants constituted 26 per cent. of the total; 22 per cent. being males and the remaining 4 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for about 74 per cent.

3.8. *Family size, composition, economic status and earning strength by income*

3.8.1. *Analysis by family income class—*

For the purpose of analysis, the families have been classified into seven monthly family income groups and five family size groups. It may be pointed out here that the lowest income group accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this group in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.7.

TABLE 3.7

Percentage distribution of families by family income class and family size

Family size	Monthly family income class (Rs.)							
	<30	30 — <60	60 — <90	90 — <120	120 — <150	150 — <210	210 and above	All
1	2	3	4	5	6	7	8	9
One	64.26	21.60	2.68	3.42	..	1.80	4.59	6.88
Two and three	21.44	37.47	22.03	9.84	4.88	2.04	..	16.42
Four and five	13.12	35.28	37.52	27.06	25.77	29.11	23.04	31.38
Six and seven	1.18	5.03	24.95	36.66	45.13	28.30	22.15	25.88
Above seven ..	..	0.62	12.82	23.02	24.22	38.75	50.22	19.44
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	1.94	16.72	32.05	18.95	11.14	12.88	6.32	100.00
Number of fami- lies (unesti- mated) ..	12	93	139	93	51	60	34	482

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was generally a larger percentage of large sized families.

The composition of families by the economic status of members is given in table 3.8.

TABLE 3.8
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult—male ..	0.66	0.93	1.12	1.15	1.16	1.23	1.73	1.14
Adult—female ..	0.23	0.17	0.08	0.16	0.17	0.14	0.18	0.14
Children—male	0.02	..	..	..	..	..	..	0.00
Children—female	..	..	0.01	..	..	..	..	0.00
All earners ..	0.91	1.10	1.21	1.31	1.33	1.37	1.91	1.28
<i>Earning dependants</i>								
Adult—male ..	..	0.04	0.06	0.05	0.05	0.03	..	0.05
Adult—female ..	0.02	0.15	0.07	0.07	0.01	0.01	..	0.06
Children—male	..	0.02	0.03	..	0.01	..	..	0.01
Children—female	..	..	..	..	..	..	..	..
All earning dependants ..	0.02	0.21	0.16	0.12	0.07	0.04	..	0.12
<i>Non-earning dependants</i>								
Adult—male ..	0.23	0.09	0.27	0.53	0.47	0.47	0.66	0.36
Adult—female ..	0.20	0.74	1.35	1.45	2.03	1.94	2.25	1.46
Children—male	0.26	0.49	0.88	1.23	1.24	1.62	1.28	1.02
Children—female	0.01	0.50	1.05	1.31	1.42	1.26	1.43	1.09
All non-earning dependants ..	0.70	1.82	3.53	4.52	5.16	5.29	5.62	3.93
<i>Total</i>								
Adult—male ..	0.89	1.06	1.45	1.73	1.68	1.73	2.39	1.55
Adult—female ..	0.45	1.08	1.59	1.68	2.21	2.09	2.43	1.66
Children—male	0.28	0.51	0.89	1.23	1.25	1.62	1.28	1.03
Children—female	0.01	0.50	1.08	1.31	1.42	1.28	1.43	1.09
All members	1.63	3.13	4.90	5.95	6.56	6.70	7.53	5.33
Number of members (unestimated) ..	25	289	662	552	331	405	282	2,546

The average number of members per family was 5.33. Of these, 1.28 were earners, 0.12 earning dependants and 3.93 non-earning dependants. The proportion of earners to the total members decreased with an increase in the level of income upto the income-class 'Rs. 120 to less than Rs. 150', and showed a tendency to increase thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9

Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							All
	<30	30 — <60	60 — <90	90 — <120	120 — <150	150 — <210	210 and above	
1	2	3	4	5	6	7	8	9
One earner ..	97.04	74.46	71.74	61.87	66.84	67.16	32.96	67.22
One earner and one or more earning de- pendants ..	1.78	16.07	9.25	9.60	3.37	1.36	..	8.06
Two earners ..	..	7.43	14.59	24.36	26.71	28.40	50.07	20.33
Two earners and one or more earning de- pendants ..	..	1.74	2.75	2.02	2.81	..	..	1.87
Three earners ..	..	..	1.67	1.28	0.27	1.09	12.80	1.76
Three earners and one or more earning dependants ..	..	..	..	0.35	..	..	..	0.07
More than three earners with or without earning de- pendants ..	1.18	0.30	..	0.52	..	1.99	4.17	0.09
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner constituted the largest proportion, being about 67 per cent. of the total. The percentage of families having more than two earners was rather small (about 4 per cent. of the total).

Table 3.10 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) in the last calendar month preceding the date of survey from paid employment were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.10

Percentage distribution of families by earning strength by relationship with the main earner

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families
		Below 30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self ..	298	2.78	18.44	34.22	17.63	11.03	12.81	3.09	100.00	67.22
Self and wife or husband ..	52	..	27.60	16.70	25.61	13.72	12.52	3.85	100.00	9.72
Self and one or more children	30	0.49	14.97	33.27	14.63	9.78	5.84	21.02	100.00	4.75
Self, wife or husband and one or more children ..	4	..	..	81.90	..	..	..	18.10	100.00	0.77
Self and one or more other family members	92	0.20	5.39	30.49	22.48	11.17	14.79	15.48	100.00	17.02
Self, wife or husband and one or more other family members	5	..	..	..	25.69	7.85	66.46	..	100.00	0.39
Self, one or more children and one or more other family members ..	1	..	..	..	..	..	..	100.00	100.00	0.13
Self, wife or husband, one or more children and one or more other family members	..	..	..	..	..	..	..	..	..	..
All families ..	482	1.94	16.72	32.05	18.95	11.14	12.88	6.32	100.00	100.00
Number of families (unestimated) ..		12	93	139	93	51	60	34	482	

Taking all families, the main earner was the sole earner in about 67 per cent. of the cases. In about 10 per cent. of the cases he/she was assisted by wife/husband, in about 5 per cent. of the cases by children and in about 17 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.11 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be

groups of persons in whose case it is difficult to determine whether they are really dependant on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	33.97	40.55	79.51	67.86	76.22	72.52	84.86	68.98
Son or daughter	27.42	78.66	161.28	196.95	242.38	255.89	202.72	175.47
Father, mother, uncle, aunt ..	9.43	32.92	56.91	68.33	66.56	74.44	97.22	60.02
Brother, sister, cousin	25.96	38.69	61.09	63.09	61.69	67.24	47.54
Nephew, niece	..	1.98	9.40	32.35	25.41	24.68	53.38	18.86
Father-in-law, mother-in-law, brother-in-law, sister-in-law	..	0.69	4.09	19.60	26.74	27.67	24.48	13.23
Son-in-law, daughter-in-law	..	0.59	0.32	1.99	2.36	3.22	13.10	2.09
Grand children	2.03	1.42	5.36	11.00	1.93
Others	0.56	2.96	1.72	11.69	4.39	7.52	3.71
Total ..	70.82	181.91	353.16	451.92	515.87	529.86	561.52	391.83*
<i>Living away from family</i>								
Wife or husband	1.40	..	1.42	..	0.45
Son or daughter	..	0.74	..	2.80	..	2.84	..	1.02
Father, mother, uncle, aunt	4.79	1.65	7.54	..	2.05	..	3.02
Brother, sister, cousin	0.71	..	2.82	..	..	..	0.65
Nephew, niece	1.84	..	..	..	..	0.59
Father-in-law, mother-in-law, brother-in-law, sister-in-law
Son-in-law, daughter-in-law
Grand children
Others	0.82	1.72	..	..	..	0.59
Total	6.24	4.31	16.28	..	6.31	..	6.32
<i>Dependent units</i>								
Number of dependent units living away per 100 families	1.47	..	2.18	..	..	4.59	0.95

*The difference between this figure while taken per family and the one given in table 3.8 (all non-earning dependants, column No. 9) is due to rounding off.

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.12 by three broad income classes. The first two groups, unmarried earner and husband or wife consist of single workers who may have dependants living elsewhere.

TABLE 3.12

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
<60	78.60	54.11	41.91	20.52	3.81	32.55	19.14	18.66
60—<120 ..	15.11	35.65	54.26	59.24	52.51	41.76	52.44	51.00
120 and above	6.29	10.24	3.83	20.24	43.68	25.69	28.42	30.34
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage families of to Total ..	4.61	2.27	4.41	22.28	42.67	9.03	14.73	100.00
Number of families (unestimated) ..	25	13	27	109	186	52	70	482

Family types consisting of husband, wife and children and husband, wife, children and other members constituted about 65 per cent. of the total families.

Table 3.13 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

Percentage distribution of families by family composition in terms of adults/children and by income

Family composition (in terms of adults/children)											
Monthly family income class (Rs.)	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
<60 ..	70.53	14.40	41.82	41.35	28.91	24.00	40.25	16.54	2.69	4.21	18.66
60--											
<120 ..	21.88	85.60	51.61	54.81	54.36	58.79	52.36	62.86	55.94	47.15	51.00
120 and above	7.59	..	6.57	3.84	16.73	17.21	7.39	20.60	41.37	48.64	30.34
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percent- age of families to total	6.88	0.97	6.53	6.84	4.93	9.79	2.44	8.21	16.04	36.47	100.00
Number of families (un- esti- mated)	38	5	37	32	24	45	15	35	78	173	482

The common types of families were 3 adults and more than one child, 2 adults and more than 2 children and 3 adults and one child.

3.8.2. Analysis by per capita income—

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analysis are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.14
Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	0.74	1.05	2.34	5.55	20.77	47.66	72.97	6.88
Two and three ..	..	2.22	7.96	15.27	26.17	24.27	16.94	32.24	15.50	16.48
Four and five ..	91.75	27.76	28.09	35.70	34.94	28.19	41.26	16.76	11.53	31.38
Six and seven ..	8.23	25.36	35.16	30.97	27.15	22.17	7.71	3.34	..	25.88
Above seven ..	..	44.66	28.05	17.01	9.40	19.82	13.32	..	..	19.44
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.28	8.23	23.81	22.01	18.31	12.87	8.02	4.16	2.31	100.00
Number of families (unestimated) ..	2	36	117	105	86	65	40	19	12	482

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely, large size families were in the low per capita income classes.

Table 3.15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.15
Composition of families (economic status) by per capita income classes

Economic status of members	Average number per family by monthly per capita income class (Rs.)									All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
Earners ..	0.41	1.33	1.26	1.28	1.21	1.39	1.41	1.20	1.04	1.28
Earning dependants ..	..	0.38	0.18	0.11	0.09	0.04	..	..	..	0.12
Non-earning dependants ..	2.91	5.31	4.87	4.20	3.53	3.70	2.73	0.92	0.46	3.93
All members ..	3.32	7.02	6.31	5.59	4.83	5.13	4.14	2.12	1.50	5.33

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (2.25 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income ignoring the lowest class. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension, cash assistance; gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 106.26 and the average per capita income was Rs. 19.90. The average monthly income per family and per capita according to different family income groups is given below:

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	21.25	47.49	73.30	104.29	131.88	172.15	281.24	106.26
Average per capita	12.94	15.19	14.97	17.61	20.15	25.68	37.37	19.90
<i>Percentage of families to total</i>								
	1.94	16.72	32.05	18.95	11.14	12.88	6.32	100.00

The average monthly income per family varied from Rs. 21.25 in the lowest income class to Rs. 281.24 in the highest income class. The average per capita income per family generally increased with a rise in family income.

4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
Men								
Paid employment	12.29	39.49	68.08	89.40	110.98	148.84	237.53	91.52
Self-employment	..	0.03	1.09	1.57	0.71	3.15	5.16	1.46
Other sources ..	0.04	1.33	1.82	3.96	4.78	10.90	23.88	5.01
Sub-total :by men	12.33	40.90	68.99	94.93	116.47	162.89	266.57	97.99
Women								
Paid employment	8.31	5.81	3.66	7.98	13.63	9.17	11.31	7.23
Self-employment	..	0.41	..	0.91	..	0.08	..	0.25
Other sources	0.11	0.22	..	0.24	1.27	..	..	0.23
Sub-total : by women ..	8.42	6.44	3.66	9.13	14.90	9.25	11.31	7.71
Children								
Paid employment	0.21	0.15	0.34	0.07	0.07	..	..	0.16
Self-employment	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..
Sub-total : by children ..	0.21	0.15	0.34	0.07	0.07	..	..	0.16
Family								
Paid employment	..	..	..	..	..	..	..	..
Self-employment	..	..	0.31	0.16	0.44	0.01	1.25	0.26
Other sources ..	0.29	..	..	..	..	..	2.11	0.14
Sub-total : by family ..	0.29	..	0.31	0.16	0.44	0.01	3.36	0.40
Total								
Paid employment	20.81	45.45	70.08	97.45	124.68	158.01	248.84	98.91
Self-employment	..	0.49	1.40	2.64	1.15	3.24	6.41	1.97
Other sources ..	0.44	1.55	1.82	4.20	6.05	10.90	25.99	5.38
Total income ..	21.25	47.49	73.30	104.29	131.88	172.15	281.24	106.26
Percentage of families to total	1.94	16.72	32.05	18.95	11.14	12.88	6.32	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. The whole of the income earned by children and a major portion of that earned by women was from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earning separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income class

Category of earner and source	Monthly per capita income class (Rs)									Total
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	..	51.65	69.41	84.09	91.50	128.77	139.50	104.23	145.43	91.52
Self employment	..	3.31	0.92	2.09	1.09	1.78	1.10	..	..	1.46
Other sources ..	..	1.92	3.26	3.41	6.12	7.99	13.25	2.37	0.46	5.01
Sub-total : by men	..	56.88	73.59	89.59	98.71	138.54	153.94	106.60	145.89	97.99
<i>Women</i>										
Paid employment	13.76	2.66	5.13	6.70	7.98	7.59	15.68	11.60	3.85	7.23
Self employment	..	0.25	0.15	0.22	0.82	..	..	..	..	0.25
Other Sources ..	..	0.12	0.38	0.03	0.60	0.09	..	..	..	0.23
Sub-total : by women	13.76	3.03	5.66	7.01	9.40	7.68	15.68	11.60	3.85	7.71
<i>Children</i>										
Paid employment	..	0.64	0.25	..	..	0.39	..	..	..	3.16
Self employment	..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total : by children ..	..	0.64	0.25	..	..	0.39	..	..	..	0.16
<i>Family</i>										
Paid employment	..	..	0.13	(—)0.07	0.34	0.46	0.07	..	..	0.66
Self employment	..	1.42	..	..	..	..	..	..	..	..
Other sources ..	2.06	..	..	..	..	1.04	..	..	..	0.14
Sub-total: by family ..	2.06	1.42	0.13 (—)0.07	0.34	1.50	0.07	..	..	..	0.40
<i>Total</i>										
Paid employment	13.76	54.95	74.79	90.85	99.48	136.75	155.27	116.83	149.28	98.91
Self employment	..	4.98	1.20	2.24	2.25	2.24	1.17	..	..	1.97
Other sources	2.06	2.04	3.64	3.44	6.72	9.12	13.25	2.37	0.46	5.38
Total income	15.82	61.97	79.63	96.53	108.45	148.11	169.69	118.20	149.74	106.26

The average monthly income per family increased from Rs. 15.82 in the lowest per capita income class to Rs. 169.69 in the per capita income class 'Rs. 35 to less than Rs. 50', decreased in the next per capita income class to Rs. 118.20 and thereafter again increased to Rs. 149.74 in the highest per capita income class.

4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Average monthly family income class (Rs.)							Total
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	20.08	42.21	67.54	92.05	117.46	148.54	222.23	92.80
Bonus and commission	0.36	0.43	0.14	0.12	2.32	3.37	18.80	2.02
Concessions	0.22	1.43	1.69	3.52	3.01	4.12	3.30	2.54
Rest	0.15	1.38	0.71	1.76	1.89	1.98	4.51	1.55
Sub-total : Paid employment	20.81	45.45	70.08	97.45	124.68	158.01	248.84	98.91
<i>Self-employment</i>								
Agriculture ..	..	..	..	..	..	..	(—)0.51	(—)1.03
Animal husbandry	..	0.10	0.31	0.18	0.43	0.11	1.75	0.32
Trade .. ..	..	0.15	0.94	0.96	..	..	2.95	0.69
Rest .. ..	..	0.24	0.15	1.50	0.72	3.13	2.22	0.99
Sub-total: Self-employment	..	0.49	1.40	2.64	1.15	3.24	6.41	1.97
<i>Other Income</i>								
Rent	0.30	0.49	0.82	1.99	3.28	4.87	17.85	2.85
Rest	0.14	1.06	1.00	2.21	2.77	6.03	8.14	2.53
Sub total : other income ..	0.44	1.55	1.82	4.20	6.05	10.90	25.99	5.38
Total income ..	21.25	47.49	73.30	104.29	131.88	172.15	281.24	106.26
<i>Other receipts</i>								
Sale of assets other than shares, etc.	..	..	0.19	1.43	..	..	..	0.33
Credit purchase	2.83	6.71	7.03	6.28	10.33	12.11	13.54	8.19
Loan taken ..	11.42	16.31	30.58	47.53	45.74	47.54	41.65	35.60
Rest	27.15	0.20	1.43	4.58	0.40	1.01	9.45	2.65
Sub-total: Other receipts	41.40	23.22	39.23	59.80	56.47	60.66	64.64	46.77
Total receipts ..	62.65	70.71	112.53	164.09	188.35	232.81	345.88	153.03
Per centage of families to total	1.94	16.72	32.05	18.95	11.14	12.88	6.32	100.00

A major portion (87 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally decreased at successive income levels.

Income from bonus and commission was Rs. 2.02 or 2 per cent. of the total income and that from concessions and rest comprising overtime earnings, etc., was Rs. 2.54 or 2 per cent. and Rs. 1.55 or 1.5 per cent. respectively.

On the whole, the families in the lower income classes (below Rs. 120) had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipts	Family size									
	One	Two	Three	Four	Five	Six	Seven	Above seven	All	
	1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>										
Basic wages and allowances ..	58.58	65.16	61.84	85.79	85.11	97.80	108.01	128.60	92.80	
Bonus and commission ..	0.58	0.14	0.64	0.18	4.61	4.03	1.14	2.57	2.02	
Overtime earnings ..	0.29	0.28	0.43	0.92	1.80	1.10	1.80	1.65	1.19	
Other earnings ..	0.29	..	0.11	0.73	0.34	0.15	0.16	0.62	0.36	
Concessions ..	1.45	2.26	2.14	2.32	4.07	2.78	2.53	2.05	2.54	
Total ..	61.19	67.84	63.16	89.94	95.93	105.86	113.64	135.49	98.91	
<i>Income from self-employment</i>										
Boarding and lodging services ..	..	..	..	..	..	..	..	0.21	0.04	
Agriculture ..	..	..	..	..	..	..	..	(- )0.15 (-)0.03		
Animal husbandry ..	..	..	0.11	0.06	..	0.22	0.08	1.34	0.32	
Trade ..	..	..	..	..	0.67	0.22	..	2.88	0.69	
Profession ..	..	..	..	0.06	..	0.81	1.06	2.00	0.64	
Others ..	..	0.28	0.11	..	1.13	0.29	..	0.36	0.31	
Total ..	..	0.28	0.22	0.12	1.80	1.54	1.1	6.64	1.97	
<i>Other income</i>										
Net rent from land ..	..	..	..	..	..	..	0.33	..	0.04	
Net rent from houses ..	..	..	0.71	0.43	1.34	2.34	1.61	2.86	8.13	2.81
Net rent-others ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	..	..	0.37	0.94	1.69	1.14	2.16	0.99
Pension ..	..	0.42	..	..	..	0.13	0.22	2.04	0.72	0.47
Gift, concession ..	0.44	..	0.43	0.36	1.60	2.35	0.74	0.62	0.90	
Interest and dividend ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	..	..	1.13	..	..	..	..	0.17
Total ..	0.44	1.13	0.86	2.07	6.14	5.87	7.11	11.63	5.38	
Total income ..	61.63	69.25	66.24	92.13	103.87	113.27	121.89	153.76	105.26	
<i>Other gross receipts</i>										
Sale of shares and securities ..	..	..	..	..	..	..	..	0.36	0.07	
Withdrawal of savings ..	7.70	0.14	..	0.79	0.60	0.66	1.72	4.32	1.90	
Sale of other assets ..	..	..	..	..	..	2.42	..	..	0.33	
Credit purchase ..	0.87	5.08	4.39	9.88	12.01	5.13	7.68	11.83	8.19	
Loan taken ..	3.92	32.02	19.61	26.22	25.77	43.11	57.19	5.42	35.60	
Rest ..	0.15	0.28	..	..	..	0.07	..	3.29	0.68	
Total ..	12.64	37.52	24.00	36.89	38.38	51.39	66.59	72.22	46.77	
Total receipts ..	74.27	106.77	90.24	129.02	142.25	164.66	188.48	225.98	153.03	

The average income per family gradually increased from Rs. 61.63 in case of single member families to Rs. 153.76 in case of families having over 7 members excepting that there was a small decline in the average income of three member families as compared to that of two member families.

Income from paid employment constituted about 93 per cent. of the total income. This percentage varied from 88 per cent. in the family size of above seven to 99 per cent. in the case of single member families. Basic wages and allowances was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as concessions, bonus and commission, overtime earnings and other earnings fluctuated in the different size classes.

Income from self-employment fluctuated in the different size classes without showing any clear cut trend. It was relatively high in case of large sized families of 5 members or more. Income from "other sources", e.g., rent, cash assistance, etc., was also proportionately high in case of large size families of 5 or more members.

4.6. Income and other receipts by family composition

4.6.1. In terms of relationship with the main earner—

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with main earner)								
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other mem-bers	Un-married earner and other mem-bers	Rest	All	
1	2	3	4	5	6	7	8	9	
Income	55.39	73.34	65.71	92.18	129.25	97.80	99.10	106.26
Other receipts	15.53	6.56	3.88	31.65	64.40	31.69	47.75	46.77
Total	71.42	79.90	69.59	123.83	193.65	129.49	146.85	153.03
Percentage of families to total	4.61	2.27	4.41	22.28	42.67	9.03	14.73	100.00

The average monthly receipts per family amounted to Rs. 153.03. The major portion (Rs. 106.26) of this consisted of income from

paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 46.77 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively less important part in the case of single member families consisting of unmarried earner and husband or wife, the proportion of such receipts to the total income, being about 28 per cent. and 9 per cent. respectively. These capital receipts, however, accounted for about 52 per cent., 50 per cent., 34 per cent. of the total income respectively in case of families consisting of husband and wife, husband, wife, children and other members and husband, wife and children.

4.6.2. In terms of the number of adults and children—

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults-children.

TABLE 4.7

Average monthly income and other receipts by composition in terms of adults-children

(In Rupees)

Item	Family composition (in terms of adults-children)										All	
	1 adult	1 adult and children (One or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Income	61.64	77.96	68.03	67.27	86.36	91.55	65.81	88.59	117.70	137.53	106.23	
Other receipts	12.57	34.97	36.25	23.39	22.67	36.11	25.91	46.70	51.95	64.98	46.77	
Total	74.21	112.93	104.33	90.66	109.03	127.66	91.80	135.29	169.65	202.56	153.03	
Percentage of families to total	6.88	0.97	6.53	6.84	4.93	9.79	2.44	8.21	16.94	36.47	100.00	

The proportion of "other receipts" to the total income was comparatively low in case of families consisting of one adult, 2 adults and two children being 20 per cent. and 26 per cent. respectively.

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. Concepts and definitions

5.1.1. Disbursements—

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living—

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays—

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment

tax and other similar levies. In case of gifts where only a part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursement were collected for the calendar month preceding the date of survey from each sampled family.

5.1.2. *Treatment of non-family members—*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.1.3. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research;

Adult male	...	...	...	...	= 1.0
Adult female	...	...	...	...	= 0.9
Child (below 15 years)	...	...	...	...	= 0.6

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family

for the total population of industrial workers, are presented in Appenndix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 106.26 and the average consumption expenditure worked out to Rs. 134.77 resulting in a deficit of Rs. 28.51. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 31.60. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.2.1. Consumption expenditure—

Of the average consumption expenditure of Rs. 134.77 per family per month, an expenditure of Rs. 78.30 or 58 per cent., was incurred on food, Rs. 8.19 or 6 per cent., on tobacco, pan, supari and intoxicants, Rs. 6.45 or 5 per cent. on fuel and lighting, Rs. 10.93 or 8 per cent. on housing, water charges and household appliances, etc., Rs. 13.23 or 10 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 17.67 or 13 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 18.17 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income groups shows that the figures fluctuated within narrow limits except for the highest income class.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult con- sumption unit (Rs.)
1	2	3	4	5
<30	1.63	1.60	25.70	16.06
30—<60	3.13	2.61	42.20	16.17
60—<90	4.90	3.97	62.74	15.80
90—<120	5.95	4.79	83.87	17.51
120—<150	6.56	5.23	98.24	18.78
150—<210	6.70	5.34	110.69	20.73
210 and above	7.53	6.20	151.07	24.37
All income	5.33	4.31	78.30	18.17

5.2.2. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investment and debts repaid, worked out to Rs. 18.68 or about 14 per cent. of the total consumption expenditure. Of this, an expenditure

of Rs. 8.89 was incurred towards repayment of debts, Rs. 6.70 on savings and investments, and Re. 0.90 on remittances to dependants, Rs. 2.19 on taxes, interest and litigation. The first two, viz., repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 3.40), bank savings (Re. 0.26), life insurance premium (Re. 0.26). Of the above items, expenditure towards provident fund contribution was reported by about 48 per cent. of the families surveyed. The amount remitted to dependants was rather small being only Re. 0.90 or 0.7 per cent. of the total consumption expenditure. Almost whole of the expenditure on the sub-group 'taxes, interest and litigation' was accounted for by interest on loans.

5.2.3. The budget of single member families—

Single member families constituted about 7 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 61.63 and the average monthly consumption expenditure Rs. 57.32 leaving a surplus of Rs. 4.31. However, when such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 1.06 which was markedly less than the average deficit of Rs. 31.60 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multiple member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items by type of family

Groups and sub-groups of items	Type of family		
	Single member families	Multiple member families	All
1	2	3	4
Food	53.19	58.24	58.10
Pan, supari, tobacco and alcoholic beverages ..	5.29	6.10	6.08
Fuel and light	1.73	4.88	4.78
Rent for house and water charges	5.93	6.45	6.43
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.05	1.73	1.68
Clothing, bedding, footwear, headwear and miscellaneous	15.27	9.65	9.82
Personal care	2.49	2.41	2.41
Education and reading .. .. .	..	1.72	1.68
Recreation and amusement	2.01	1.02	1.05
Medical care	1.95	4.11	4.05
Other consumption expenditure	12.04	3.69	3.94
Total ..	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, pan, supari, tobacco and alcoholic beverages, medical care, housing including household appliances, furniture and furnishings, etc. but more on clothing, bedding, footwear and headwear, personal care and recreation and amusement and certain other items such as subscription, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportion of expenditure on food, single workers had a higher level of living than the multiple member families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 17.95 per month in the case of multiple member families and Rs. 30.49 per month in case of single men. Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 27.46 in case of single member families and Rs. 11.15 in respect of multiple member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 8.75, Rs. 6.90, Rs. 1.43 and Rs. 1.15 on clothing, bedding, footwear, headwear, etc., other consumption expenditure like transport, subscriptions, etc.; personal care; and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 2.97; Rs. 1.14, Re. 0.74, and Re. 0.32 respectively on these items in the case of multiple member families.

5.3. Levels of expenditure by income and by family-type

The overall average monthly expenditure was Rs. 138 per family, Rs. 26 per capita and Rs. 32 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	63.85	64.68	105.83	147.83	176.69	197.55	286.03	137.86
Average per capita	38.88	20.69	21.81	25.17	21.63	29.46	38.01	25.83
Average per adult consumption unit	39.94	24.78	26.90	31.30	33.78	36.98	46.12	32.00
Percentage of families to total ..	1.94	16.72	32.05	18.95	11.14	12.88	6.32	100.00

The average monthly expenditure per family varied from Rs. 63.85 in the lowest income group to Rs. 286.03 in the highest income group. Since family expenditure is determined largely by

the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. The per capita expenditure was higher in the higher income classes ignoring the lowest income class. The expenditure per adult consumption unit was also generally higher in the higher income classes. It will be seen that in the case of the first five income classes the expenditure was more than the income. The difference was met from 'other receipts' namely increase in liabilities and diminution of assets. This has been discussed in details in Chapter 7.

Table 5.4 shows how families with different composition (in terms of relationship with main earner) were distributed in three broad expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult/child composition. Both the tables show that with increasing number of members in the family generally a larger percentage of families came in higher expenditure class (Rs. 120 and above).

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure (Rs).			Family composition (in terms of relationship with main earner)							All
			Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married and other members	Rest	
1			2	3	4	5	6	7	8	9
<60	..	..	.. 73.90	50.86	32.65	8.90	0.75	8.95	8.96	10.44
60—<120	..	..	.. 16.01	31.17	48.44	55.91	32.91	53.98	43.49	41.36
120 and above	..	..	.. 10.09	17.97	18.91	35.19	66.34	37.07	47.55	48.20
Total			.. 100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total			4.61	2.27	4.41	22.28	42.67	91.03	14.73	100.00

TABLE 5.5

Percentage distribution of families by family composition in terms of adult/children and monthly family expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than one child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
< 60	61.32	14.40	24.51	19.50	9.04	11.15	5.37	5.15	..	1.94	10.44
60—<120	21.60	56.76	58.73	60.87	75.42	49.94	79.13	60.20	34.82	27.38	41.36
120 and above	12.68	28.84	16.76	19.63	15.54	38.91	15.50	34.65	65.18	70.68	48.20
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	6.88	0.97	6.53	6.84	4.93	9.79	2.44	8.21	16.94	36.47	100.00

5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family-size. The percentage discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

Average monthly expenditure by family income classes

Groups and sub-groups of item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	Total
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	8.39	21.25	33.84	42.70	47.63	52.19	62.85	38.66
Pulses and products	0.53	1.89	2.89	3.89	5.05	6.36	8.62	3.92
Oil seeds, oils and fats	0.64	1.80	2.93	4.16	5.59	6.17	9.24	4.04
Meat, fish and eggs	0.34	1.70	3.35	5.31	7.24	8.34	11.76	4.99
Milk and products	0.46	1.12	2.70	4.47	6.09	8.47	16.63	4.72
Vegetables and products	0.72	2.03	3.22	4.33	5.38	5.68	7.76	4.02
Fruits and products	0.05	0.15	0.53	2.41	1.40	1.25	2.19	1.10
ConDIMENTS, spices, sugar, etc. ..	2.12	4.71	7.53	9.91	11.99	13.36	17.08	9.27
on-alcoholic beverages	0.09	0.26	0.49	0.9	1.20	1.71	3.10	0.92
Prepared meals and refreshments	12.36	7.29	5.26	5.77	6.67	7.26	11.84	6.66
Sub total: food	25.70	42.20	62.74	83.87	98.24	110.69	161.07	78.30

TABLE 5.6—contd.

1	2	3	4	5	6	7	8	9
<i>Non-food</i>								
Pan, supari	0.77	0.85	1.19	1.60	1.92	2.05	2.65	1.48
Tobacco and products ..	1.26	2.15	3.11	3.83	5.14	5.46	6.70	3.80
Alcoholic beverages, etc. ..	0.71	1.43	2.20	3.55	3.48	3.98	6.05	2.91
Fuel and light	1.59	3.52	5.18	6.64	7.95	9.45	13.05	6.06
House rent, water charges, repairs, etc.	2.94	5.27	6.26	7.43	16.83	17.28	26.23	10.12
Furniture and furnishings .. ..	..	..	0.04	0.02	..	0.01	0.42	0.04
Household appliances, etc. ..	..	0.04	0.11	0.23	0.14	0.23	0.13	0.14
Household services	0.40	0.18	0.27	0.32	0.32	1.21	3.90	0.63
Clothing, bedding and headwear ..	11.00	1.55	5.87	8.22	12.60	10.97	22.24	8.17
Footwear	1.27	0.23	0.33	1.49	1.59	1.71	0.98	0.91
Miscellaneous (laundry, etc.) ..	4.32	1.69	2.92	4.23	5.22	7.40	8.34	4.15
Medical care	3.14	1.14	3.27	10.14	6.25	7.00	9.87	5.45
Personal care	1.39	1.71	2.66	3.50	4.19	4.66	5.80	3.25
Education and reading .. ..	..	0.28	1.41	1.50	3.12	4.21	8.65	2.24
Recreation and amusement ..	1.17	0.67	0.87	1.41	1.50	2.34	4.19	1.42
Transport and communication ..	3.66	0.42	1.13	3.63	3.31	4.59	7.35	2.60
Subscription, etc.	4.53	0.09	5.08	2.98	0.77	0.60	1.79	2.56
Personal effects and miscellaneous expenses .. ..	..	0.04	0.14	0.07	0.14	0.41	0.23	0.16
Sub-total : non-food ..	38.15	21.26	42.04	60.79	74.66	83.56	128.37	56.47
Total consumption ..	63.85	63.46	104.78	144.66	172.90	194.25	279.74	134.77
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation ..	..	0.70	1.75	2.78	3.53	2.46	4.27	2.19
Remittance to dependants ..	..	0.52	0.30	2.39	0.26	0.84	2.02	0.90
Savings and investment ..	0.15	5.08	3.27	5.40	6.85	11.37	24.47	6.70
Debts repaid	0.51	1.44	4.79	9.79	5.68	23.41	25.31	8.89
Total: non-consumption expenditure	0.66	7.74	10.11	20.36	16.32	38.08	56.07	18.68
Total disbursement ..	64.51	71.20	114.89	165.02	189.22	232.33	335.81	153.45
Percentage of families to total ..	1.94	16.72	32.05	18.95	11.14	12.88	6.32	100.00

The average monthly consumption expenditure per family was Rs. 134.77. Expenditure on food worked out to Rs. 78.30 or 58 per cent. of the total consumption expenditure. The percentage expenditure on food in relation to total consumption expenditure generally decreased with a rise in family income. Taking individual sub-groups under the food, the expenditure, as percentage of the total consumption expenditure, on cereals and products and prepared meals generally decreased with an increase in income, that on oil-seeds, oils and fats, meat, fish and eggs, milk and milk products and non-alcoholic beverages increased with an increase in income and on condiments and spices and vegetable and products was more or less constant in the various income classes.

The non-food groups accounted for 42 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light; house rent, water charges,

repairs, etc., and clothing, bedding and headwear formed about 44 per cent. While the percentage expenditure on fuel and light was more or less the same in the different income classes, that on clothing, bedding and headwear showed generally a rising trend probably because of more pronounced effect of family size on expenditure on such items and that on house rent, water charges, repairs, etc., was relatively high in the higher income classes. The expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 15 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear-cut trend. The percentage expenditure on personal care and on tobacco and products was more or less the same in the different income classes. On the other hand expenditure on education and reading in relation to total consumption expenditure increased with an increase in the level of income.

5.5. Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									Total
	<5	5— 10	10— 15	15— 20	20— 25	25— 35	35— 50	50— 65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products ..	13.81	40.35	41.23	40.12	36.37	47.10	35.96	18.89	11.08	38.06
Pulses and products ..	1.08	3.46	3.53	3.99	3.98	4.79	5.21	2.35	2.05	3.92
Oil seeds, oils and fats ..	1.51	3.08	3.53	3.96	4.29	5.04	5.57	3.02	2.89	4.04
Meat, fish and eggs	0.50	2.61	4.24	4.28	5.49	7.52	7.48	4.62	2.79	4.99
Milk and products ..	0.41	2.06	3.09	4.01	4.39	6.42	10.74	5.60	9.28	4.72
Vegetable and products ..	1.57	3.74	3.73	4.19	3.79	4.99	4.63	2.82	2.91	4.02
Fruits and products ..	..	0.28	1.34	1.22	0.85	0.99	1.33	0.95	3.06	1.10
Condiments, spices, sugar, etc. ..	3.26	8.34	8.55	9.65	9.93	10.97	10.17	6.14	4.35	9.27
Non-alcoholic beverages ..	0.31	0.59	0.57	1.00	0.94	1.07	1.73	1.13	1.25	0.92
Prepared meals and refreshments ..	0.92	3.25	4.11	5.13	6.80	6.46	12.57	19.30	17.15	6.66
Sub-total : food	23.37	67.76	73.92	77.55	76.83	95.35	95.39	64.82	56.81	78.30

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari ..	1.12	1.25	1.28	1.64	1.72	1.07	1.57	1.16	0.55	1.48
Tobacco and products ..	0.96	2.93	3.24	3.23	4.31	4.62	6.04	3.28	3.19	3.80
Alcoholic beverages, etc. ..	..	2.21	1.76	2.00	2.82	4.44	4.79	6.08	0.84	2.91
Fuel and light ..	2.84	5.35	5.98	6.56	6.61	7.94	7.68	5.12	3.88	6.45
Housing rent, water charges, repairs, etc. ..	2.06	6.89	7.17	8.26	15.25	11.12	15.36	8.16	9.56	10.12
Furniture and furnishings ..	..	..	0.03	..	0.01	0.06	0.33	..	..	0.04
Household appliances, etc. ..	..	0.06	0.18	0.07	0.17	0.09	0.32	0.06	0.10	0.14
Household services ..	2.31	0.30	0.28	0.35	0.48	0.81	1.70	2.33	0.97	0.63
Clothing, bedding and headwear ..	..	5.99	8.61	5.43	7.88	12.48	11.28	6.63	7.54	8.17
Footwear ..	..	0.53	0.46	0.83	1.40	1.43	1.35	..	1.14	0.91
Miscellaneous (laundry, etc.) ..	1.05	2.39	4.08	3.77	4.49	4.83	5.98	3.46	4.20	4.15
Medical care ..	..	2.41	9.36	3.91	4.02	3.93	7.27	5.99	3.41	5.45
Personal care ..	0.61	2.90	3.05	3.10	3.46	3.76	3.77	2.97	3.02	3.25
Education and reading ..	..	0.50	2.52	2.50	1.83	2.97	2.25	3.06	0.75	2.24
Recreation and amusement ..	..	0.95	1.10	1.27	1.04	2.34	2.44	1.59	2.00	1.42
Transport and communication ..	..	1.01	2.26	1.46	2.39	4.30	5.22	1.34	9.54	2.60
Subscription, etc. ..	..	0.27	6.77	1.90	1.31	0.24	0.49	2.41	4.74	2.56
Personal effects and miscellaneous expenses ..	..	0.09	0.19	0.08	0.09	0.39	0.11	0.04	0.02	0.15
Sub-total: non-food ..	10.95	36.03	58.32	46.96	59.19	67.42	77.95	53.68	55.24	56.47
Total consumption expenditure ..	34.32	103.79	132.24	124.51	136.02	162.77	173.34	118.50	112.05	134.77
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	..	1.23	1.98	2.23	2.81	1.75	3.46	2.16	0.65	2.19
Remittance to dependents ..	..	0.16	0.87	0.10	0.32	0.89	1.56	0.88	13.93	0.90
Savings and investments ..	..	0.81	3.55	6.21	6.11	8.35	15.50	14.82	15.78	6.70
Debts repaid ..	..	1.78	6.21	6.16	6.85	14.25	26.03	5.85	21.23	8.89
Total: non-consumption expenditure ..	..	3.98	12.61	14.70	16.09	25.24	46.55	23.71	51.59	18.68
Total disbursement ..	34.32	107.77	144.85	139.21	152.11	188.01	219.89	142.21	163.64	153.45

The percentage expenditure on food, on the whole, showed a downward trend with an increase in per capita income. Although the percentage expenditure on non-food items taken together generally increased with an increase in the level of income, the percentage expenditure on the individual items did not show any clear-cut trend.

5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.6.1. Analysis by per capita income classes—

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each monthly per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<45 ..	..	..	11.34	6.56	17.81	6.44	12.45	15.62	32.31	10.41
45—<50 ..	..	2.22	7.67	1.38	7.02	9.72	20.14	10.37	29.82	7.48
50—<55 ..	..	..	12.49	6.62	3.32	10.56	14.80	10.13	13.67	8.41
55—<60 ..	8.25	14.92	8.15	23.94	..	14.32	12.91	12.75	4.28	13.3
60—<65 ..	..	..	27.79	15.77	13.60	19.15	26.63	13.85	7.19	17.27
65—<70 ..	..	..	3.53	19.40	20.74	25.82	14.53	5.81	20.43	17.82
70 and above ..	91.75	39.05	31.05	25.46	19.64	13.56	24.71	19.97	10.74	24.98
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.28	8.23	23.81	22.01	18.31	12.87	8.02	4.16	2.31	100.00

The percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) did not show any clear-cut trend upto the per capita income class of 'Rs. 25 to less than Rs. 35' but thereafter increased with an increase in the level of per capita income.

5.6.2. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure			Number of families (unestimated)	Family size					
				1	2 and 3	4 and 5	6 and 7	Above 7	All families
1			2	3	4	5	6	7	8
<45	..	..	51	21.45	7.44	8.97	14.48	5.92	10.41
45- <60	..	..	40	7.94	11.73	8.24	3.51	7.78	7.48
50- <55	..	..	34	1.01	4.84	6.43	9.76	15.17	8.41
55- <60	..	..	54	..	19.18	13.06	14.69	13.29	13.63
60- <65	..	..	90	5.48	18.79	16.23	19.11	19.38	17.27
65- <70	..	..	98	23.31	23.26	15.64	16.13	16.87	17.82
70 and above	..	..	115	40.31	14.76	31.43	22.32	21.29	24.93
Total			482	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	..	..	..	6.88	16.42	31.38	25.88	19.44	100.00
Number of families (unestimated)	..	..	..	38	87	140	126	91	482

About 21 per cent. of the single member families spent less than 45 per cent. of the total expenditure on food. As against this, only about 14 per cent. and 6 per cent. of the families, containing 6 and 7 and above 7 members respectively, spent less than 45 per cent. on food.

5.7. Proportion of families reporting expenditure on selected sub-groups

The percentages of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay often reveal a great deal about the expenditure habits of the population group. Such figures are given in table 5.10.

TABLE 5 10

Percentage of families reporting expenditure on selected sub groups

Items	Family size						Reporting families (unestimated)
	One or three	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	98.21	70.84	91.39	86.18	91.47	83.14	424
Non-alcoholic beverages ..	2.55	70.63	80.34	82.86	83.70	74.70	343
Pan, supari ..	16.42	53.48	65.77	69.41	74.57	63.01	290
Tobacco and tobacco products ..	65.18	80.05	84.46	84.55	85.18	82.57	393
Alcoholic beverages ..	18.10	54.04	49.83	48.25	37.76	45.58	222
Furniture and furnishings ..	..	0.64	1.69	1.25	1.37	1.23	8
Household services ..	11.47	42.76	49.20	41.30	49.69	43.58	189
Medical care ..	48.43	66.76	64.17	69.67	60.28	64.02	292
Personal care ..	100.00	100.00	100.00	100.00	100.00	100.00	482
Education and reading ..	..	10.89	30.14	40.94	62.39	33.97	164
Recreation and amusement ..	71.42	60.03	55.18	58.51	66.37	60.13	394
Transport and communication ..	29.79	44.05	48.70	58.54	70.16	53.41	244
Remittance to dependants ..	17.46	7.57	1.06	3.96	0.42	3.88	21
Savings and investments ..	58.43	58.10	67.78	74.28	66.84	67.05	272
Debts repaid ..	..	16.20	28.10	22.89	38.53	47.72	124

A little more than 88 per cent. of the families incurred expenditure on prepared meals and refreshments. About 75 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products and pan, supari. The percentage of such families was 83 and 63 respectively and this was relatively low in case single member families. About 46 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure but about 44 per cent. of the families in all size classes spent on household services which most often consisted of employment of sweeper. The percentage of families reporting expenditure on education and reading was about 34. About 60 per cent. of the families reported expenditure on recreation and amusement. It was the maximum (71 per cent.) in case of single member families. The use of means of transport and communication was quite popular and about 53 per cent. of the families reported expenditure on this subgroup.

About 67 per cent. of the families were either saving or investing some amount. On the other hand, expenditure on account of remittance to dependants was reported by only a small percentage of families. About 48 per cent. of the families were making repayments on debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family per month by items

Item	Standard unit (quantity)	No. of families reporting* (unestimated)	Average quantity consumed per family per month
1	2	3	4
<i>Food beverages, etc.—</i>			
<i>Cereals and products—</i>			
Paddy	kg.	1	0.03
Rice	"	452	49.37
Wheat	"	153	4.25
Wheat atta	"	8	0.21
Jowar	"	312	13.42
Jowar atta	"	20	0.05
Bajra	"	1	0.0
Maida	"	1	..
Suji, rawa	"	3	0.01
Bread	"	6	0.05
Biscuit	"	3	0.01
<i>Pulses and products—</i>			
Arhar	"	384	2.89
Gram	"	231	0.85
Moong	"	98	0.33
Masur	"	85	0.33
Urd	"	52	0.15
<i>Oil seeds, oils and fats—</i>			
Mustard oil	"	1	..
Gingelly oil	"	6	0.02
Groundnut oils	"	299	1.36
Other vegetable oils	"	145	0.85
Vanaspati	"	14	0.07
Oil seeds	"	1	0.02
Other fats	"	2	0.01
<i>Meat, fish and eggs—</i>			
Goat meat	"	316	1.51
Beef	"	35	0.18
Mutton	"	62	0.37
Pork	"	1	..
Poultry	no.	3	0.03
Fresh fish	kg.	72	0.26

*The figures in col. 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—contd.

	1	2	3	4
<i>Meat, fish and eggs—contd.</i>				
Dry fish	kg.	9
Eggs—hen	no.	50
				0.01
				1.26
<i>Milk and products—</i>				
Milk—cow	l	4
Milk—buffalo	l	336
Curd	kg.	45
Lassi	1
Ghee—buffalo	71
Butter	2
Powdered milk	2
Other milk	3
				0.05
				5.16
				0.26
				..
				0.14
				0.01
				0.01
				0.02
<i>Condiments and spices—</i>				
Salt	kg.	454
Turmeric	g.	442
Chillies—green	236
Chillies—dry	444
Tamarind	448
Onion	kg.	451
Garlic	g.	425
Coriander	110
Ginger	421
Pepper	37
Methi	30
Mustard	81
Jira	86
Cloves	39
Elaichi	27
Mixed spices	378
Other spices	35
				2.90
				220.33
				335.96
				993.87
				1,580.44
				4.23
				259.75
				71.38
				261.62
				6.07
				14.58
				29.28
				16.33
				1.87
				0.82
				62.05
				46.07
<i>Vegetables and products—</i>				
Potato	kg.	348
Muli, etc.	40
Carrot beet	5
Arum	14
Other root vegetables	38
Brinjal	346
Cauliflower	38
Cabbage	16
Ladies finger	160
Tomato	370
Cucumber	44
Gourd	39
Karela	19
Bean	195
Other non-leafy vegetables	52
Chalai	87
Palak	402
Methi	42
Other leafy vegetables	112
				1.49
				0.09
				0.01
				0.04
				0.27
				1.83
				0.05
				0.04
				0.90
				2.91
				0.26
				0.18
				0.06
				1.23
				0.72
				0.65
				2.85
				0.37
				0.69

TABLE 6.1—concl'd.

						1	2	3	4
<i>Fruits and products—</i>									
Banana	..	..	..	..	no.			118	9.15
Orange	..	..	..	..	"			34	1.16
Mango	..	..	..	..	"			38	0.96
Pineapple	..	..	..	..	"			2	0.08
Water melon	..	..	..	..	"			1	0.08
Cocconut	..	..	..	..	"			47	0.39
Apple	..	..	..	..	kg.			4	0.06
Kharbooza	..	..	..	..	"			21	0.21
Dried fruits	..	..	..	..	"			9	..
Other fruits	..	..	..	..	"			61	0.30
<i>Sugar, honey, etc.—</i>									
Sugar-crystal	..	..	..	..	"			344	1.91
Sugar-deski	..	..	..	..	"			19	0.05
Gur	..	..	..	..	"			73	0.35
Honey	..	..	..	..	"			1	..
<i>Pan, supari—</i>									
Pan leaf	..	..	..	..	no.			231	159.37
Pan-finished	..	..	..	..	"			95	10.23
Supari	..	..	..	..	g.			232	88.76
Lime	..	..	..	..	"			200	52.37
Katha	..	..	..	..	"			227	14.00
<i>Tobacco and products—</i>									
Bidi	..	..	..	..	no.			93	94.14
Cigarettes	..	..	..	..	"			266	224.24
Zarda, kinama, surti	..	..	..	..	g.			102	22.16
Cigar, cheroot	..	..	..	..	no.			17	5.27
Chewing tobacco	..	..	..	..	g.			6	3.15
Smoking tobacco	..	..	..	..	"			22	25.43
Leaf tobacco	..	..	..	..	"			1	0.23
Snuff	..	..	..	..	"			11	1.40
<i>Alcoholic beverages—</i>									
Toddy, neera	..	..	..	..	pint			166	4.33
Country liquor	..	..	..	..	"			36	1.06
Opium	..	..	..	..	g.			1	..
<i>Non-alcoholic beverages—</i>									
Tea-leaf	..	..	..	..	kg.			311	0.10
Coffee-powder	..	..	..	..	"			59	0.14

g.=gram

kg.=kilogram

no.=number l=litre

The quantity of cereals and products consumed, on an average, by a working class family per month was 68.08 kg. Of this, the major portion (53.62 kg.) was accounted for by wheat and rice. The average size of a family in terms of adult consumption units was 4.31 and hence the quantity of cereals consumed per adult per day worked out to about 0.52 kg. Besides 68.08 kg. of cereals and products, a family consumed 4.63 kg. of pulses and pulse products, 5.21 l. of milk (cow and buffalo), 0.44 kg. of milk products, 2.33 kg. of oils and fats, 2.33 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available, 11.05 kg. of condiments and spices, 14.55 kg. of vegetables and vegetable products and 2.31 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Hyderabad.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, cigarette, bidi, smoking tobacco, zarda, kimam, surti and coffee powder was recorded.

6.2. Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Govt. of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Hyderabad was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:—

1. The caloric requirements for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than three. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 to 14 years. 63 g. Adult men required 55 g. protein per day while adult women were assumed require 45 g. protein. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the foodstuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

Nutritive value of foodstuffs consumed, on an average, by a working class family

Nutrients					Unit	Quantity consumed per day per family	Quantity recommended
1					2	3	4
Calories	..	..	..	..	..	10,397	11,473
Protein	..	..	..	..	g.	278	301
Fat	..	..	..	..	"	150	..
Calcium	..	..	..	..	"	1.8	6.2
Iron	..	..	..	..	mg.	152	111
Vitamin A	..	..	..	..	i.u.	11,220	18,656
Vitamin B ₁	..	..	..	..	mg.	6.0	5.74
Vitamin C	..	..	..	..	"	298	266
Nicotinic acid	..	..	..	..	"	64	..
Riboflavin	..	..	..	..	"	2.7	..

g. = gram

mg. = milligram

i.u. = international unit

From the above it would appear that while the overall nutritive value of the diets was fair, there was room for improvement. Increased intake of wheat and mixed cereals would help to reduce the deficiency of calories and also proportion of calories derived from rice. Increased intake of leafy vegetables, fruits and at least skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of vitamin 'A' and calcium.

CHAPTER 7

BUDGETARY POSITION

7.1. Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure on current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living survey seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of articles of food, drink, tobacco and fuel and light consumed was taken on the disbursement-side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)		Percentage of families to total	Average re- ceipts per family per month (Rs.)	Average dis- bursement per family per month (Rs.)	Net balancing difference + or - (Rs.)
1		2	3	4	5
Less than 30	..	1.94	62.65	64.51	- 1.86
30 to less than 60	..	16.72	70.71	71.20	- 0.49
60 to less than 90	..	32.05	112.53	114.89	- 2.36
90 to less than 120	..	18.95	164.09	165.02	- 0.93
120 to less than 150	..	11.14	188.35	189.22	- 0.87
150 to less than 210	..	12.88	232.81	232.33	+ 0.48
210 and above	..	6.32	345.88	335.81	+ 10.07
Total	..	100.00	153.03	153.45	- 0.42

Taking all income classes, the net balancing difference was (—) Re. 0.42 or 0.3 per cent. of the total receipts. Except for the last two higher income classes, the net balancing difference was negative, i.e., receipts were less than disbursements.

7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as that from rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	21.25	47.49	73.30	104.29	131.88	172.15	281.24	106.26
Average monthly expenditure per family (Rs.) ..	63.85	64.68	106.83	149.83	176.69	197.55	286.03	137.86
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families ..	0.82	2.64	5.10	3.67	2.55	4.88	3.13	22.79
Percentage of families recording deficit to total families ..	1.12	14.08	26.95	15.28	8.59	8.00	3.19	77.21
Average surplus (+) or deficit (—) per family (Rs.) ..	—42.60	—17.19	—33.53	—45.54	—44.81	—25.40	—4.79	—31.60

* Zero balance is considered as surplus.

Of the total families surveyed, 77 per cent. had deficit budgets while the remaining 23 per cent. had balanced or surplus budgets. Taking all families in each income class, the net result was a deficit balance.

7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family type in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item particulars	Family composition (in terms of adults-children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Percentage of families recording surplus* to total families ..	4.61	..	1.56	1.20	1.32
Percentage of families recording deficit to total families ..	2.27	0.97	4.87	5.64	3.11
Average amount of surplus (+) or deficit (-) (Rs.) per family over all families together ..	-1.05	-27.29	-13.22	-17.89	-10.68

Item particulars	Family composition (in terms of adults-children)					
	2 adults and more than 2 children	3 adult	3 adults and 1 child	3 adults and more than 1 child	Other families	All families
1	7	8	9	10	11	12
Percentage of families recording surplus* to total families ..	1.41	0.59	1.50	3.70	6.30	22.79
Percentage of families recording deficit to total families ..	8.38	1.85	6.71	13.24	30.17	77.21
Average amount of surplus (Rs.) (+) or deficit (-) per family over all families together ..	-25.90	-19.07	-24.58	-36.68	-47.87	-31.60

*Zero balance is considered as surplus.

Taking all families in each group, the net result was a deficit balance although the deficit was the least in the case of single member families.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1. Concept of 'level of living'

In part I, data have been presented mainly on the economic and material aspects of the level of living, i.e., income and expenditure of working class families (as defined for the purpose of this survey) in Hyderabad. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was a first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before inserting them in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provision of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigator, and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (117 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standards

Item	Monthly family income class (Rs.)			All
	<60	60—<120	120 and above	
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) ..	86	267	136	489
Percentage to total ..	17.59	54.60	27.81	100.00
<i>(A) All persons</i>				
Percentage receiving education ..	19.77	13.48	23.53	17.38
Percentage not receiving education ..	80.23	86.52	76.47	82.62
Total ..	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education ..	65.00	44.74	63.16	52.99
Percentage not receiving education ..	35.00	55.26	36.84	47.01
Total ..	100.00	100.00	100.00	100.00
<i>(C) All persons receiving education</i>				
Percentage receiving education in primary schools ..	41.18	66.67	25.00	45.89
Percentage receiving education in secondary schools ..	47.06	22.22	59.37	41.18
Percentage receiving education in other educational institutions ..	11.76	11.11	15.63	12.93
Total ..	100.00	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons not receiving education by family income and reasons for children and others

	Monthly family income class (Rs.)							
Reasons for not receiving education	< 10		60- < 20		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
	1	2	3	4	5	6	7	8	9
Not reporting ..	14.29	8.06	..	2.12	7.14	2.23	3.17	3.23
Financial difficulties	42.85	41.94	42.85	45.50	7.14	53.33	34.93	46.92
Lack of facility ..	..	27.42	14.29	27.51	21.43	21.11	14.29	25.81
Domestic difficulties	28.57	3.23	14.29	8.99	7.14	11.11	14.29	3.50
Attending to family enterprise ..	..	8.06	..	14.29	..	11.11	..	12.32
Lack of interest ..	..	9.68	2.38	1.59	21.43	1.11	6.35	2.93
Others ..	14.29	1.61	26.19	..	35.72	..	26.97	0.29
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Out of the family members aged 5 years and above, only about 17 per cent. were receiving education. The percentage of children of 5 to 14 years of age receiving education was about 53. Of the total members receiving education, about 46 per cent. were studying in primary schools, about 41 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for children not receiving education were financial difficulties, lack of facilities, domestic difficulties, while for adult members another reason was reported to be attending to family enterprises.

9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 23 members reported possession of such skill. Six members were receiving technical education or training as electrician, compositor, carpenter, apprentice in mechanical engineering, etc. Desire for technical education and training was expressed by 2 members and the occupation or vocation which they had in view was mechanism.

CHAPTER 10

SICKNESS AND TREATMENT

10.1. Introductory

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and source from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

10.2. Treatment and consequences of sickness

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, source of assistance and consequences on the gainfully employed members. In all, there were 66 cases of sickness reported among 576 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10.1

Percentage distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item						Percentage of cases
1						2
<i>(a) Type of sickness</i>						
Dysentery, diarrhoea, stomach trouble ..	..	..	..	..	..	10.61
Fever ..	..	..	..	..	..	63.64
Small-pox, plague, cholera ..	..	..	..	..	..	3.03
Respiratory diseases ..	..	..	..	..	..	3.02
Cough and cold ..	..	..	..	..	..	6.06
Other diseases ..	..	..	..	..	..	13.64
Total ..						100.00

TABLE 10.1—*contd.*

Item								Percentage of cases
1								2
<i>(b) Duration (during the reference period)</i>								
Not reporting	..	..	..	..	..	..	..	1.52
Below 7 days	..	..	..	..	..	..	..	30.30
7 days to below 15 days	..	..	..	..	..	..	..	27.27
15 days to below 30 days	..	..	..	..	..	..	..	16.67
30 days to below 60 days	..	..	..	..	..	..	..	6.06
60 days	..	..	..	..	..	..	..	18.18
Total								100.00
<i>(c) Type of treatment</i>								
Not reporting	..	..	..	..	..	..	..	3.03
Ayurvedic treatment	..	..	..	..	..	..	..	4.54
Allopathic treatment	..	..	..	..	..	..	..	89.40
Others	..	..	..	..	..	..	..	3.03
Total								100.00
<i>(d) Source of assistance received</i>								
Not reporting	..	..	..	..	..	..	..	75.76
No assistance received	..	..	..	..	..	..	..	4.54
Money lender	..	..	..	..	..	..	..	15.15
Employer	..	..	..	..	..	..	..	..
E.S.I.C.	..	..	..	..	..	..	..	4.55
Total								100.00
<i>(e) Consequences (for gainfully occupied members of families)</i>								
Not reporting	..	..	..	..	..	..	..	4.55
Work and normal diet stopped	..	..	..	..	..	..	..	18.18
Only work stopped	..	..	..	..	..	..	..	54.54
Only normal diet stopped	..	..	..	..	..	..	..	9.09
None stopped	..	..	..	..	..	..	..	13.64
Total								100.00

Fever accounted for about 64 per cent. of the cases of sickness. The distribution of cases by duration of sickness showed that in about 30 per cent. of the cases the sickness lasted for less than 7 days and in about 41 per cent. of the cases, it lasted for 15 days or more. Allopathic treatment was taken in about 89 per cent. of the cases. Financial assistance for treatment was received from money lenders in about 15 per cent. of the cases. No assistance was received from the employer. Taking the cases of sickness among gainfully occupied members of the families, in about 73 per cent. of such cases, sickness resulted in stoppage of work. The average duration of such stoppage of work was about 10 days.

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential houses of the sampled working class families were collected. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item								Percentage of families
1								2
<i>(a) Type of building</i>								
Chawls/bustees	..	..	..	..	..	..	..	70.00
Flats	..	..	..	..	..	..	..	8.55
Independent houses	..	..	..	..	..	..	..	14.53
Others	..	..	..	..	..	..	..	6.83
Total								100.00
<i>(b) Ownership or type of landlord</i>								
Employer	..	..	..	..	..	..	..	8.55
Self	..	..	..	..	..	..	..	20.51
Private	..	..	..	..	..	..	..	61.54
Public bodies	..	..	..	..	..	..	..	9.40
Total								100.00
<i>(c) Type of structure</i>								
Permanent katcha	..	..	..	..	..	..	..	18.80
Permanent pucca	..	..	..	..	..	..	..	41.88
Temporary katcha	..	..	..	..	..	..	..	23.08
Temporary pucca	..	..	..	..	..	..	..	13.68
Others	..	..	..	..	..	..	..	2.56
Total								100.00

TABLE 11.1—contd.

Item									Percentage of families
1									2
<i>(d) Condition of repairs</i>									
Good	..	..	..	..	..	..	..	..	33.33
Moderately good	..	..	..	..	..	..	..	..	41.88
Bad	..	..	..	..	..	..	..	..	24.79
Total									100.00
<i>(e) Sewage arrangements</i>									
Not reporting	..	..	..	..	..	..	..	..	4.27
Satisfactory	..	..	..	..	..	..	..	..	31.63
Moderately satisfactory	..	..	..	..	..	..	..	..	22.22
Unsatisfactory	..	..	..	..	..	..	..	..	41.88
Total									100.00
<i>(f) Ventilation arrangements</i>									
(i) Good	..	..	..	..	..	..	..	..	43.59
(ii) Bad	..	..	..	..	..	..	..	..	9.40
(iii) Tolerable	..	..	..	..	..	..	..	..	47.01
Total									100.00

About 70 per cent. of the sampled families were living in chawls/bustees, about 15 per cent. in independent houses, about 9 per cent. in flats and the rest lived in other types of accommodation. Roughly 62 per cent. of the families were living in private buildings, about 21 per cent. in self-owned houses and about 9 per cent. each in buildings provided by employers and by public bodies. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 56 per cent. of the cases and katcha in about 42 per cent. of the cases.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, kitchen, store, bath, provision of verandah, lighting, water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

Percentage distribution of dwellings by various characteristics

Item								percentage of dwellings
1								2
<i>(a) Number of living rooms in dwelling</i>								
No living room	..	..	..	..	..	..	..	0.85
One	..	..	..	..	..	..	..	64.96
Two	..	..	..	..	..	..	..	24.79
Three	..	..	..	..	..	..	..	7.69
More than three	..	..	..	..	..	..	..	1.71
Total	..							100.00
<i>(b) Lighting type</i>								
Not reporting	..	..	..	..	..	..	..	0.85
Electricity	..	..	..	..	..	..	..	9.40
Kerosene	..	..	..	..	..	..	..	89.75
Total	..							100.00
<i>(c) Provision of kitchen</i>								
Kitchen provided	..	..	..	..	..	..	..	58.12
<i>Where not provided, using:</i>								
(i) Room in common use with other families	..	..	..	..	..	..	..	1.71
(ii) Part of living room	..	..	..	..	..	..	..	33.33
(iii) Covered or uncovered verandah	..	..	..	..	..	..	..	5.13
(iv) No specific part of the house	..	..	..	..	..	..	..	..
(v) Not reporting	..	..	..	..	..	..	..	1.71
Total	..							100.00
<i>(d) Number of stores</i>								
No store room	..	..	..	..	..	..	..	82.91
One	..	..	..	..	..	..	..	17.09
More than one	..	..	..	..	..	..	..	..
Total	..							100.00
<i>(e) Provision of bath-room</i>								
No bath room provided	..	..	..	..	..	..	..	61.51
<i>Where provided:</i>								
(i) In individual use	..	..	..	..	..	..	..	23.93
(ii) In common use	..	..	..	..	..	..	..	14.53
Total	..							100.00
<i>(f) Provision of covered verandah</i>								
Not reporting	..	..	..	..	..	..	..	0.86
Provided	..	..	..	..	..	..	..	22.22
Not provided	..	..	..	..	..	..	..	76.92
Total	..							100.00

TABLE 11.2—contd.

1								2
<i>(g) Source of water supply</i>								
Not reporting	..	..	..	..	..	..	..	..
<i>Tap provided:</i>								
(i) In dwelling	..	..	..	..	..	..	..	7.70
(ii) Outside dwelling	..	..	..	..	..	..	..	85.47
Well (with or without hand-pump)	..	..	..	..	..	..	..	6.83
Total							..	100.00
<i>(h) Provision of latrine</i>								
No latrine	..	..	..	..	..	..	..	11.97
In individual use	..	..	..	..	..	..	..	17.09
In common use with other families	..	..	..	..	..	..	..	70.94
Total							..	100.00
<i>(i) Type of latrine</i>								
Flush system	..	..	..	..	..	..	..	31.33
Septic tank system	..	..	..	..	..	..	..	1.20
Manually cleaned	..	..	..	..	..	..	..	67.47
Total							..	100.00

It would be seen that a majority of the dwellings were having one living room. There was, however, no provision for store-room, bath-room and separate latrine in the dwelling in a large majority of the cases.

11.4. Distance of dwelling from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distances			Total
			Less than 1 mile	1 mile to less than two miles	Two miles and above	
1	2	3	4	5	6	7
Work-place of main earner	5.99	..	29.91	23.93	40.17	100.00
Primary school ..	0.85	8.55	82.91	6.84	0.85	100.00
Medical aid centre ..	0.85	6.84	71.79	17.95	2.57	100.00
Hospital	0.85	..	41.03	37.61	20.51	100.00
Play-ground for children	0.85	12.82	75.22	10.26	0.85	100.00
Cinema house .. ..	..	0.85	68.38	24.79	5.98	100.00
Shopping centre-grocery	..	..	94.02	4.27	1.71	100.00
Shopping centre-vegetables	..	0.85	94.03	3.41	1.71	100.00
Employment exchange ..	3.41	10.26	8.55	12.82	64.96	100.00
Railway station ..	..	..	18.81	35.04	46.15	100.00
Bus stop	0.85	..	96.59	1.71	0.85	100.00
Post office	1.71	..	72.65	23.93	1.71	100.00

In a majority of the cases, work-places of the main earners were at a distance of less than 2 miles. Other important places of visit by workers and their families, such as primary school, medical aid centre, playground for children, cinema house, shopping centres, bus stop and post office were within a distance of one mile in a majority of the cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. Introductory

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2. Employment pattern

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as "Permanent" and "Others" for a reference period of one year.

TABLE 12.1

Percentage distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked		
	Permanent employees	Other employees	All
1	2	3	4
(a) Paid employment—			
(i) In factories	96.87	91.50	95.71
(ii) In other establishments .. .. .	..	3.85	0.83
b) Self-employment .. .. .	..	1.61	0.35
(c) In employment but not at work	2.68	0.87	2.29
(d) Not in employment—			
(i) Seeking work	0.45	2.17	0.82
(ii) Not working but available for work .. .. .	..	..	..
(iii) Not available for work .. .. .	..	..	..
Total	100.00	100.00	100.00
Number of employees	112	31	143

There was a clear difference in pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in self-employment or 'not in employment' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

12.3. Condition of work-place

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties) classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry groups

Condition of work-place	Industry group			
	Printing and publishing	Basic metals and their products	Rest	All
1	2	3	4	5
<i>Temperature, humidity and ventilation</i>				
Uncomfortable	13.03	14.89	12.33	13.29
Tolerable or comfortable	86.97	85.11	87.67	86.71
No particular comments .. ..	..	..	..	..
Total	100.00	100.00	100.00	100.00
<i>Illumination</i>				
Too dark	13.04	2.13	8.22	7.00
Too bright	8.70	..	1.37	2.10
Tolerable or good	78.26	97.87	90.41	90.90
No particular comments .. ..	..	..	..	..
Total	100.00	100.00	100.00	100.00
<i>Cleanliness</i>				
Dirty	13.04	6.38	16.44	12.59
Fair or good	82.61	82.98	80.82	81.82
No particular comments	4.35	10.64	2.74	5.59
Total	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>				
Uncomfortable	17.39	8.51	24.66	18.18
Comfortable	39.13	70.21	57.54	58.74
No particular comments	43.48	21.28	17.80	23.08
Total	100.00	100.00	100.00	100.00
Total number of employees	23	47	73	143

12.4. Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comments	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals	..	7.00	93.00	100.00	37.59	60.15	2.26	100.00
Bath	83.22	16.78	100.00	4.17	95.83	..	100.00
Wash places	..	21.00	79.00	100.00	17.70	82.30	..	100.00
Drinking water	..	11.89	88.11	100.00	20.64	78.57	0.79	100.00
Rest-shelter	..	71.33	28.67	100.00	24.39	73.17	2.44	100.00
Canteen	60.14	39.86	100.00	24.56	73.69	1.75	100.00
Reading or recreation	..	88.81	11.19	100.00	12.50	81.25	6.25	100.00
Co-operative stores and grain shops	..	88.81	11.19	100.00	31.25	62.50	6.25	100.00
Technical training	..	93.01	6.99	100.00	20.00	80.00	..	100.00
Medical facility arranged by employers	..	72.03	27.97	100.00	7.50	92.50	..	100.00
Medical facility arranged by E.S.I.C.	2.80	46.85	50.35	100.00	25.00	63.89	11.11	100.00

12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under Labour Laws and awareness thereof

Rights and benefits	Percentage of employees by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages	0.71	85.72	5.71	7.86	100.00
Rate of overtime wages	0.71	65.00	5.71	28.58	100.00
Entitlement to leave with wages	2.14	54.29	5.71	37.86	100.00
Rate of leave with wages	2.14	47.14	5.00	45.72	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	0.71	82.15	7.14	10.00	100.00
Maximum interval at which wages can be paid	0.71	55.72	8.57	35.00	100.00
Imposition of fines, deduction from wages	0.71	48.58	12.14	38.57	100.00
Procedure for complaints	0.71	46.43	11.43	41.43	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement	..	23.81	7.94	68.25	100.00
Compensation for death due to work accident	..	17.46	4.76	77.78	100.00
Procedure for complaints	..	17.46	6.35	76.19	100.00

TABLE 12.4—contd.

	1	2	3	4	5	6
<i>Industrial Employment (Standing Orders) Act</i>						
Framing of procedures for recruitment, discharge, disciplinary action, etc.	0.77	43.85	8.46	46.92	100.00	
Approval of procedure	0.77	43.08	5.38	50.77	100.00	
Intimation of procedures to the workers ..	0.77	33.85	6.92	58.46	100.00	
<i>Industrial Disputes Act</i>						
Lay-off compensation	0.76	25.96	7.63	65.65	100.00	
Rate of lay-off compensation	0.76	19.08	3.82	76.34	100.00	
Notice of retrenchment	0.76	32.82	6.11	60.31	100.00	
Retrenchment compensation	0.76	24.43	7.63	67.18	100.00	
<i>Employees' Provident Funds Act and Schemes</i>						
Contribution by employer .. ..	..	66.13	8.06	25.81	100.00	
Period after which the employer's contribution becomes payable .. ..	..	48.38	9.68	41.94	100.00	
Accumulation of interest .. ..	..	41.94	8.06	50.00	100.00	
<i>Employers' State Insurance Act and Scheme</i>						
Benefit for sickness	1.31	63.16	6.58	28.95	100.00	
Benefit for temporary disablement	1.31	53.95	11.85	32.89	100.00	
Dependant's benefit in case of death	1.31	28.95	13.16	56.58	100.00	
Benefits during confinement	14.29	57.14	28.57	..	100.00	

12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Percentage distribution of employee-members according to membership of trade unions and other details

Item								Percentage of employee- members
1								2
Not reporting ..	..	..	..	..	..	..	..	0·70
No union exists ..	..	..	..	..	..	..	..	48·25
In case of a union								
(a) Members ..	..	..	..	..	..	..	..	37·06
(b) Not members ..	..	..	..	..	..	..	..	13·99
						Total	..	100·00
<i>Subscription paid</i>								
Not reporting or no subscription ..	..	..	..	..	..	..	..	3·77
Paying regularly ..	..	..	..	..	..	..	..	66·04
Not paying regularly ..	..	..	..	..	..	..	..	30·19
						Total	..	100·00

TABLE 12.5—contd.

	1	2
<i>Rate of subscription per month</i>		
Not reporting	..	3.77
Less than Re. 0.25	..	24.53
Re. 0.25 to less than Re. 0.50	..	47.17
Re. 0.50 and above	..	24.53
Total	..	100.00

Of the total employee-members, about 37 per cent. stated to be members of trade unions. Of this, about 2/3rds were paying their subscription regularly. The most common rate of subscription was Re. 0.25 to less than Re. 0.50 per month.

12.7. Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employees according to their length of service in the particular establishment in which they were employed on the reference day is given by industry-groups in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industry-group and length of service

Length of service	Industry group			
	Printing and publishing	Basic metals and their products	Rest	All
1	2	3	4	5
Less than 1 year	13.05	14.89	12.32	13.29
One year to less than 5 years	8.70	34.04	36.99	31.47
5 years to less than 10 years	30.43	27.66	21.92	25.17
10 years to less than 20 years	34.78	21.28	23.29	24.47
20 years and above	13.04	2.13	5.48	5.60
Total	100.00	100.00	100.00	100.00
Number of employees	23	47	73	143

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc.

Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7
Percentage distribution of employee-members by industry-group and service conditions

Service conditions				Industry-group			
				Printing and publishing	Basic metals and their products	Rest	All
1				2	3	4	5
<i>Shift-working</i>							
Day	..	..	..	78.26	89.36	71.23	78.32
Night	..	..	..	..	..	4.11	2.10
Evening	..	..	..	21.74	10.64	24.66	19.58
Rotation	..	..	..	..	..	..	..
Total				100.00	100.00	100.00	100.00
<i>Daily rest interval</i>							
No rest interval	..	..	..	39.13	36.17	12.32	6.29
Half-an-hour or less	..	..	..	60.87	63.83	41.10	39.16
More than half-an-hour	..	..	..	..	..	46.58	54.55
Total				100.00	100.00	100.00	100.00
<i>Pay period</i>							
Weekly	..	..	..	..	19.15	10.96	11.88
For nightly	..	..	..	..	..	10.96	5.59
Monthly	..	..	..	95.65	80.85	75.34	80.43
Others	..	..	..	4.35	..	2.74	2.10
Total				100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>							
Not reporting	..	..	..	13.04	19.15	32.88	25.17
No earned leave	..	..	..	60.87	46.81	38.36	44.75
1 to 10 days	..	..	..	8.70	8.51	1.37	4.90
11 to 15 days	..	..	..	13.04	10.64	16.44	13.99
16 days and above	..	..	..	4.35	14.89	10.95	11.19
Total				100.00	100.00	100.00	100.00

Roughly 78 per cent. of the workers were in day shifts, about 20 per cent. in shifts by rotation and about 2 per cent. in night shifts. In regard to daily rest-interval, i.e., break of interval irrespective of its length generally given to workers in the midst of their

work, about 39 per cent. of workers were enjoying half-an-hour or less daily rest-interval and about 55 per cent. of workers enjoyed rest-interval of more than half-an-hour. As regards pay-period, about 80 per cent. of the workers were being paid monthly, about 12 per cent. weekly and about 6 per cent. fortnightly. The percentage of employee being paid monthly was markedly high in case of printing and publishing industry. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that about 5 per cent. of workers enjoyed leave of 1 to 10 days, about 14 per cent. between 11 and 15 days and about 11 per cent. for 16 days and above. About 45 per cent. of the workers reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the workers were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9. Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund and Employees' State Insurance Schemes, enjoyed by the employee-members as on date of survey. These data are presented in table 12.8.

TABLE 12.8

Percentage distribution of employees by social security benefits

Scheme								Percentage of employee-members
1								2
<i>Provident Fund Scheme</i>								
Not reporting	..	..	..	..	..	..	..	56.64
No arrangement	..	..	..	..	..	..	..
If arrangement								
(A) Contributing	..	..	..	..	..	..	..	38.46
(B) Not contributing								
(a) Not interested	..	..	..	..	..	..	..	0.70
(b) Not eligible	..	..	..	..	..	..	..	4.20
Total	..							100.00
<i>Employees' State Insurance Scheme</i>								
Not reporting	..	..	..	..	..	..	..	2.80
No arrangement	..	..	..	..	..	..	..	46.85
If arrangement								
(a) Contributing	..	..	..	..	..	..	..	45.45
(b) Not contributing	..	..	..	..	..	..	..	4.90
Total	..							100.00

Out of the total of 143 employee-members, about 38 per cent. were contributing to provident fund account either under the Employees' Provident Funds Act or under voluntary provident fund schemes maintained by the employers. In about 57 per cent. of the cases, there was no arrangement for provident fund.

About 45 per cent. of the employee-members were contributing towards the Employees State Insurance Scheme which covered sickness, work-injury and maternity benefits and about 47 per cent. were not covered under the Scheme.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2. Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

(A) Average amount of savings and assets per reporting family by income classes (Rs.)

Savings/Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings	188.33	354.72	1,030.19	509.00
Assets	245.83	561.02	1,531.81	771.20
Total ..	434.16	915.74	2,562.00	1,280.20

(B) Percentage distribution of savings and assets by form and income classes

Form of Savings Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5

(i) SAVINGS

(a) On family account

Life Insurance premium paid	1.78	1.67	1.63
Provident fund—own contribution	21.69	18.47	20.10
Provident fund employer's contribution	21.69	18.49	18.44
Savings (bank, postal and cash in hand) .. .. .	..	..	..
Total ..	43.38	38.74	40.21

TABLE 13.1—contd.

1	2	3	4	5
(b) On enterprise and other purposes account ..	..	..	..	..
(ii) ASSETS				
(a) On family account				
Land	42.23	5.58	12.32	11.05
Building	11.51	52.27	44.24	45.90
Jewellery and ornaments	0.96	1.14	2.32	1.76
Others	1.92	2.27	0.91	1.53
Total ..	56.62	61.26	59.79	60.24
(b) On enterprise and other purposes account ..	..	..	..	..
Grand total ..	100.00	100.00	100.00	100.00
Total number of reporting families ..	12	46	21	79

Out of the total of 117 sampled families, 79 or about 68 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 509.00 and of assets per reporting family to Rs. 771.20 giving a total of Rs. 1,280.20. Thus, savings formed about 40 per cent. and assets about 60 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3. Extent of savings and assets

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of saving and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	≤ 60	60—120	120 and above	All
1	2	3	4	5
Not reporting	60.00	28.13	8.70	32.48
No savings and assets	6.68	1.56	4.35	3.42
Less than Rs. 200	13.33	14.06	..	11.11
Rs. 200 to below Rs. 500	13.33	20.31	4.35	15.38
Rs. 500 to below Rs. 1,500	3.33	23.44	34.78	20.52
Rs. 1,500 to below Rs. 2,500	3.33	3.13	13.04	5.13
Rs. 2,500 to below Rs. 3,500 .. .. .	..	6.25	13.04	5.98
Rs. 3,500 to below Rs. 4,500 .. .. .	..	1.56	8.70	2.56
Rs. 4,500 and above .. .. .	..	1.56	13.04	3.42
Total ..	100.00	100.00	100.00	100.00

Roughly 26 per cent. of the families reported savings and assets of less than Rs. 500 and about 21 per cent. of Rs. 500 to less than Rs. 1,500.

13.4. Possession of durable articles and live-stock

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc. possessed	Average number per family of reporting families
1	2	3	4	5
Table	16	13.68	21	1.31
Chair	25	21.37	48	1.92
Sewing machine	1	0.85	1	1.00
Clock, time-piece	18	15.38	19	1.06
Cot	21	17.95	26	1.24
Chouki	4	3.42	9	2.25
Radio set	3	2.56	3	1.00
Sitar	1	0.85	1	1.00
Fountain-pen	42	35.90	60	1.43
Wrist-watch	22	18.80	22	1.00
Bicycle	27	23.08	27	1.00
Cow, buffalo	2	1.71	3	1.50

It would appear from the above table that the possession of somewhat costly durable articles, such as, clock/time-piece, bicycle, wrist-watch, etc., was not very uncommon among the working class families surveyed.

13.5. Extent of indebtedness

Table 13.4 gives percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by income class and amount of debt

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	..	5.77	..	3.45
Rs. 50 to less than Rs. 100	31.25	13.46	5.26	14.94
Rs. 100 to less than Rs. 150	12.50	11.84	5.26	10.34
Rs. 150 to less than Rs. 250	25.00	19.23	10.53	18.39
Rs. 250 to less than Rs. 500	25.00	30.78	5.26	24.14
Rs. 500 to less than Rs. 1,000	6.25	15.38	52.64	21.84
Rs. 1,000 to less than Rs. 2,000 .. ..	..	1.92	15.79	4.60
Rs. 2,000 and above .. ..	..	1.92	5.26	2.30
Total	100.00	100.00	100.00	100.00
Total number of families reporting debt	16	52	19	87

Taking all families together, about 47 per cent. reported debt of less than Rs. 250 and about 46 per cent. of Rs. 250 to less than Rs. 1,000.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans				Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1				2	3	4
(A) On family account						
Festival	..	..	..	..	0.65	0.28
Marriage	..	..	..	24.14	20.78	29.59
Funeral	..	..	..	3.45	3.90	4.17
Sickness	..	..	..	8.04	5.84	4.86
Meeting current deficit	..	..	..	51.72	59.09	32.27
Inherited debt	..	..	..	1.15	0.65	0.83
Others	..	..	..	5.75	5.84	21.74
Total	..			94.25	96.75	93.74
(B) On enterprise and other purposes account						
purchase of other assets	..	..	..	1.15	0.65	0.98
other family enterprise	..	..	..	2.30	1.30	4.31
others	..	..	..	2.30	1.30	0.97
Total	..			5.75	3.25	6.26
Grand total	..			100.00	100.00	100.00
Absolute Totals	..			87	154	(Rs.) 35,941

Out of the total of 117 sampled families, 87 or about 74 per cent. reported debt on the date of survey. Out of the families reporting debt about 94 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by sources, nature of security, rate of interest and instalments for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Not reporting	..	Not reporting	..	Not reporting	1.30	Not reporting	0.65
Provident fund	..	No security	83.12	No interest	18.83	Weekly	0.65
Co-operative society	8.25	Land	1.30	Less than 6%	3.25	Monthly	48.05
Employer	6.49	Ornaments and Jewellery	9.09	6% to less than 12½%	3.90	Quarterly	0.65
Money-lender	71.43	Others	6.49	12½% to less than 25%	29.87	Half yearly	2.60
Shopkeeper	3.90	..	..	25% to less than 50%	19.48	Yearly	3.90
Friends and relatives	14.28	..	..	50% and above	23.37	Others	43.50
Others	0.65	..	..	..	..	..	..
Total	100.00		100.00		100.00		100.00

The largest proportion (about 71 per cent.) of the loans were taken from money-lenders. About 83 per cent. of the total loans were taken against no security. About 19 per cent. of the loans were taken at no interest. Interest at the rate of 12½ per cent. to less than 25 per cent. was paid in case of 30 per cent. of the loans. The highest rate of interest, i.e., 50 per cent. and above was paid in case of about 23 per cent. of loans. About 48 per cent. of the loans were to be repaid in monthly instalments.

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Hyderabad to 19.1 thousand. Of these, 7 per cent. consisted of single member families, 16 per cent. of two to three members, 31 per cent. of four to five members, 26 per cent. of six to seven members and the remaining 20 per cent. consisted of more than 7 members. By family type, the most common (43 per cent.) consisted of husband, wife, children and other members. Others in order were those consisting of husband, wife and children (22 per cent.), unmarried earner and other members (9 per cent.), unmarried earner and husband or wife i.e., single workers with dependants living elsewhere (7 per cent.), husband and wife (4 per cent.) and rest (15 per cent.).

The average size of the family was 5.33 persons. Of these, 1.28 were earners, 0.12 earning dependants and 3.93 non-earning dependants. Of the earners, 1.14 were adult males and 0.14 adult females (there being no children). About 67 per cent. of the families had only one income recipient. On an average, a family had 3.92 dependants living with it and 0.06 dependant living elsewhere.

The average monthly income worked out to Rs. 106.26 per family and Rs. 19.90 per capita. The largest number of families (32 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90' and their average income per family was Rs. 73.30. The families with an income of 'Rs. 210 and above' per month formed 6 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average income of Rs. 106.26 per family, income from paid employment accounted for Rs. 98.91 or 93 per cent., income from self-employment for Rs. 1.97 or 2 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concessions, etc. for Rs. 5.38 or 5 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 137.86 per family, Rs. 25.83 per capita and Rs. 32.00 per adult consumption unit. The average expenditure per capita and per adult consumption unit was generally higher in higher income classes.

Of the average monthly expenditure of Rs. 137.86 per family, consumption expenditure accounted for Rs. 134.77, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 78.30 or about 58 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with rise in family income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Hyderabad revealed that while the overall nutritive value of the diets was fair, there was room for improvement. Increased intake of wheat and mixed cereals would

help to reduce the deficiency of calories and also the proportion of calories derived from rice. Increased intake of green leafy vegetables, fruits and intake of atleast skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamin 'A'.

14.2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Hyderabad, 61* per cent. of all members (aged 5 years and above) were illiterate and about 32* per cent. had received education upto or below primary standard. During the period of survey, about 17 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 53. Reasons for not receiving education in case of children were mainly financial difficulties, domestic difficulties and lack of facilities.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular one among the families.

A majority of working class families were living in chawls/bustees mostly pucca private buildings. The accommodation occupied by them in majority of cases consisted of one living room with no provision for separate store or bath. In most cases there were arrangements for tap water supply though outside the dwellings and common latrines cleaned manually. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, were in most cases within a distance of one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 55 per cent. of them had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 78 per cent. of the employee-members were working in day shifts and about 20 per cent. in different shifts by rotation. About 39 per cent. were enjoying a daily rest interval of half-an-hour or less. Most of the employees were being paid monthly. About 38 per cent. of the employee-members were contributing under the Employees' Provident Fund Scheme and about 45 per cent. under the Employees' State Insurance Scheme.

About 68 per cent. of the families reported assests and savings wholly on 'family account' on the date of survey. Savings formed about 40 per cent. and assets about 60 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 509.00 and Rs. 771.20 respectively. Roughly 47 per cent. of the families reported savings and assets of less than Rs. 1,500.

About 74 per cent. of the families suveryed reported bedt on the date of survey. The outstanding loans were mostly on 'family account'

APPENDIX I

*List of Centres covered under Family Living Surveys among
Industrial Workers during 1958-59*

A. Factory Centres—

- | | |
|-------------------------|-------------------------------|
| 1. Digboi. | 27. Amritsar. |
| 2. Jamshedpur. | 28. Yamunanagar. |
| 3. Monghyr-Jamalpur. | 29. Jaipur. |
| 4. Bombay. | 30. Ajmer. |
| 5. Ahmedabad. | 31. Delhi. |
| 6. Nagpur. | 32. Srinagar. |
| 7. Bhavnagar. | |
| 8. Sholapur. | <i>B. Mining Centres—</i> |
| 9. Bhopal. | 33. Jharia. |
| 10. Indore. | 34. Kodarma. |
| 11. Gwalior. | 35. Noamundi. |
| 12. Madras. | 36. Balaghat. |
| 13. Madurai. | 37. Gudur. |
| 14. Coimbatore. | 38. Barbil. |
| 15. Guntur. | 39. Raniganj. |
| 16. Hyderabad. | 40. Kolar Gold Field. |
| 17. Sambalpur. | <i>C. Plantation Centres—</i> |
| 18. Kanpur. | 41. Labac. |
| 19. Varanasi (Banaras). | 42. Rangapara. |
| 20. Saharanpur. | 43. Mariani. |
| 21. Calcutta. | 44. Doom Dooma. |
| 22. Howrah. | 45. Coonoor. |
| 23. Asansol. | 46. Darjeeling. |
| 24. Bangalore. | 47. Jalpaiguri. |
| 25. Alleppey. | 48. Chikmagalur. |
| 26. Alwaye. | 49. Ammathi. |
| | 50. Mundakkayam. |

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(a) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy	1	0.02
Rice	452	29.96
Wheat	153	2.20
Wheat atta	8	0.10
Jawar	312	5.45
Jawar atta	20	0.27
Bajra	1	0.02
Maida	1	0.00
Suji, rawa	3	0.01
Bread	6	0.04
Biscuit	3	0.02
Grinding and other charges	357	0.57
Sub-total: cereals and products	454	38.66
<i>Pulses and products</i>				
Arhar	384	2.53
Gram	231	0.68
Moong	98	0.26
Masur	85	0.29
Urd	52	0.16
Sub-total: pulses and products	452	3.92
<i>Oil seeds, oils and fats</i>				
Mustard oil	1	0.00
Gingelly oil	6	0.03
Groundnut oil	300	2.28
Other vegetable oils	145	1.56
Vanaspathi	14	0.13
Oil seeds	1	0.02
Other fats	2	0.02
Sub-total: oil seeds, oils and fats	453	4.04
<i>Meat, fish and eggs</i>				
Goat meat	316	3.40
Beef	35	0.17
Mutton	62	0.84
Pork	1	0.00
Poultry	3	0.07
Other meat	1	0.00
Fresh fish	72	0.33
Dry fish	9	0.02
Eggs—hen	50	0.16
Sub-total: meat, fish and eggs	408	4.99

APPENDIX II—contd.

	1	2	3	4	5	
<i>Milk and products</i>						
Milk—cow	4	0.03	
Milk—buffalo	3	0.63	337	3.81
Curd	45	0.16	
Lassi	1	0.00	
Ghee—buffalo	1	0.06	71	0.64
Butter	2	0.02	
Powder milk	3	0.04	
Other milks	3	0.02	
Sub-total: milk and products	3	0.69	351	4.72
<i>Condiments and spices</i>						
Salt	10	0.03	454	0.29
Turmeric	10	0.02	443	0.23
Chillies—green	7	0.03	237	0.26
Chillies—dry	9	0.22	448	2.10
Tamarind	10	0.16	448	1.29
Onion	10	0.07	451	0.88
Garlic	7	0.04	428	0.37
Coriander	1	0.00	110	0.07
Ginger	7	0.03	426	0.26
Pepper	37	0.03
Methi	30	0.02
Mustard	1	0.00	81	0.03
Jira	2	0.01	92	0.06
Gloves	39	0.04
Klaichi	27	0.02
Mixed spices	4	0.05	379	0.82
Other spices	2	0.03	35	0.10
Sub-total: condiments and spices	10	0.69	454	6.87
<i>Vegetables and products</i>						
Potato	6	0.06	348	0.74
Muli, etc.	41	0.01
Carrot, beet	5	0.01
Arum	1	0.02	14	0.01
Other root vegetables	1	0.01	38	0.03
Brinjal	9	0.10	346	0.67
Cauliflower	43	0.07
Cabbage	16	0.05
Ladies finger	2	0.01	160	0.30
Tomato	10	0.14	370	0.84
Cucumber	44	0.07
Gourd	39	0.06
Kerela	19	0.02
Bean	1	0.03	195	0.42
Other non-leafy vegetables	52	0.19
Palak	7	0.05	402	0.34
Chalai	87	0.07
Methi	42	0.04
Other leafy vegetables	2	0.01	112	0.08
Sub-total: vegetables and products	10	0.43	452	4.02

APPENDIX II—contd.

	1	2	3	4	5
<i>Fruits and products</i>					
Banana		2	0.05	118	0.33
Orange		1	0.05	34	0.11
Mango	38	0.13
Pineapple	2	0.02
Water melon	2	0.01
Coconut		1	0.01	47	0.10
Apple	5	0.10
Kharbooza		1	0.02	21	0.06
Dried fruits		1	0.18	9	0.02
Other fruits		1	0.03	63	0.22
Sub-total-fruits and products		3	0.34	211	1.10
<i>Sugar, honey, etc.</i>					
Sugar-crystal		3	0.06	344	2.14
Sugar-deshi	19	0.05
Gur		1	0.00	73	0.21
Honey	1	0.00
Sub-total : sugar, honey, etc.		4	0.06	378	2.40
<i>Prepared meals and refreshments</i>					
Meals		30	19.57	40	1.43
Snack—saltish		10	0.79	112	0.87
Snack—sweet		2	0.12	24	0.08
Hot drink—tea		32	3.51	411	4.19
Hot drink—coffee	9	0.09
Cold drink	1	0.00
Others		1	..	1	0.00
Sub-total: prepared meals and refreshments		36	23.99	424	6.66
<i>Non-alcoholic beverages</i>					
Tea—leaf		1	0.04	311	0.64
Coffee powder	61	0.27
Other seeds	1	0.01
Sub-total : non-alcoholic beverages		1	0.04	346	0.92
Total:Food		38	30.49	482	78.30
<i>Pan, supari, etc.</i>					
Pan leaf		1	0.01	231	0.34
Pan finished		5	0.13	96	0.37
Supari		1	0.03	233	0.57
Lime		1	0.00	201	0.02
Katha		1	0.01	227	0.17
Others	15	0.01
Sub-total: pan, supari, etc.		6	0.18	290	1.48

APPENDIX II—contd.

1	2	3	4	5
<i>Tobacco and products</i>				
Bidi	6	0.26	93	0.46
Cigarette	16	1.51	268	2.96
Zarda, kimam, surti .. .. .	..	..	102	0.14
Cigar, cheroot .. .. .	..	..	18	0.08
Chewing tobacco .. .. .	..	..	6	0.01
Smoking tobacco	2	0.21	22	0.12
Leaf tobacco .. .. .	..	..	1	0.00
Snuff	1	0.04	11	0.03
Sub-total: tobacco and products	24	2.02	396	3.80
<i>Alcoholic beverages, etc.</i>				
Toddy, neera	7	0.83	184	2.31
Country liquor .. .. .	..	..	37	0.53
Opium .. .. .	..	..	1	0.02
Brandy, whisky .. .. .	..	..	2	0.05
Sub-total : alcoholic beverages, etc.	7	0.83	222	2.91
Total: Tobacco, pan, supari and intoxicants .. .. .	..	3.03	..	8.19
Total: Food, beverages, etc.	38	33.52	482	86.49
(i) Food	38	30.49	482	78.30
(ii) Tobacco, pan, supari and intoxicants .. .. .	..	3.03	..	8.19
<i>Fuel and light</i>				
Firewood and chips	10	0.53	418	3.87
Coal and coke .. .. .	..	..	7	0.03
Saw dust .. .. .	..	..	13	0.03
Kerosene oil—fuel	2	0.00	215	0.12
Kerosene oil—lighting	18	0.22	412	0.88
Electricity—lighting	2	0.05	56	0.37
Electricity—fuel .. .. .	..	..	2	0.00
Dung cake .. .. .	..	..	80	0.31
Charcoal .. .. .	..	..	28	0.43
Methylated spirit .. .. .	..	..	1	0.00
Electric bulb .. .. .	..	..	1	0.00
Candles .. .. .	..	..	1	0.00
Match box	27	0.22	458	0.41
Total: fuel and light	29	1.02	473	6.45
HOUSING				
<i>Rent for housing and water charges</i>				
Rent for residential house	21	2.71	331	5.45
Rent for residential land .. .. .	..	..	3	0.01
Rent for house owned/provided	11	0.69	139	3.10
Water charges	1	0.00	37	0.11
Sub-total: rent for housing and water charges	32	3.40	470	8.67

APPENDIX II—contd.

1	2	3	4	5
<i>House repairs and upkeep</i>				
Repairs .. .. .	..	..	7	1.34
White washing .. .. .	..	..	7	0.11
Sub-total: house repairs and upkeep .. ..	..	..	12	1.45
<i>Furniture, etc.</i>				
Mat, mattress, durrie .. .. .	..	..	6	0.01
Carpet .. .. .	..	..	1	0.00
Repair and maintenance .. .. .	..	..	1	0.03
Sub-total: furniture, etc. .. .. .	..	..	8	0.04
<i>Household appliances</i>				
Box, trunk .. .. .	..	..	2	0.05
Utensil-earthenware .. .. .	..	..	33	0.03
Glassware .. .. .	..	..	2	0.01
Bucket .. .. .	..	..	1	0.01
Broom	1	0.00	32	0.02
Rope, string .. .. .	..	..	1	0.00
Other household appliances .. .. .	..	..	4	0.00
Sub-total: household appliances	1	0.00	67	0.14
<i>Household services</i>				
Domestic servant, ayah .. .. .	..	..	15	0.30
Sweeper	3	0.02	150	0.27
Others	2	0.01	31	0.06
Sub-total: household services	5	0.03	189	0.63
Total; housing	32	3.43	473	10.93
<i>CLOTHING, BEDDING, ETC.</i>				
<i>Ready-made clothing</i>				
Dhoti .. .. .	..	..	22	0.47
Lungi .. .. .	..	..	5	0.07
Pyjama .. .. .	..	..	3	0.02
Trousers .. .. .	..	..	4	0.04
Half pants	1	0.09	6	0.03
Bush-shirt .. .. .	..	..	2	0.01
Shirt, kamiz, kurta	1	0.09	15	0.11
Ganji, banian .. .. .	..	..	6	0.04
Sari	1	0.09	59	2.21
Blouse, choli .. .. .	..	..	2	0.01
Frock .. .. .	..	..	4	0.02
Towel .. .. .	..	..	4	0.03
Shawal, wrapper, scarf .. .. .	..	..	1	0.00
Sweater, pull over .. .. .	..	..	3	0.04
Popline .. .. .	..	..	1	0.01
Other garments .. .. .	..	..	1	0.01
Sub-total: ready-made clothing	2	0.27	92	3.12

APPENDIX II—contd.

	1	2	3	4	5
<i>Non-ready-made clothing</i>					
Pyjama	9	0.12
Trousers	7	0.12
Half-pants	5	0.06
Bush shirt	7	0.15
Shirt, kamiz, kurta	1	0.34	34	0.61
Coat, overcoat	9	0.14
Sari	6	0.17
Blouse, choli	17	0.23
Dopatta, urani	2	0.04
Towel	1	0.00
Long cloth	4	1.18	19	0.31
Mulmul	1	0.06	4	0.04
Satin	1	0.00
Poplin	15	0.23
Other shirting and coating	2	1.84	33	1.06
Necktie	1	0.01
Other cloth	1	1.37	53	1.46
Sub-total: non-ready-made clothing	6	4.79	114	4.75
<i>Headwear</i>					
Turban	5	0.06
Cap	3	0.02
Others	2	0.03
Sub-total: headwear	10	0.11
<i>Bedding</i>					
Bed-sheet	6	0.09
Mosquito net	1	0.02
Durrie	2	0.03
Blanket, rug	2	0.05
Sub-total: bedding	10	0.19
<i>Footwear</i>					
Shoes	2	0.74	18	0.41
Sandal	7	0.08
Chappal	1	0.02	26	0.37
Boots	2	0.02
Slipper	2	0.02
Socks	4	0.01
Sub-total: footwear	3	0.76	49	0.91

APPENDIX II—contd.

	1	2	3	4	5
<i>Miscellaneous</i>					
Laundry		5	0.18	130	0.71
Washerman		17	0.98	215	1.08
Washing soap		26	0.55	451	1.56
Soda	14	0.03
Soapchip and powder	1	0.00
Tailoring, mending, darning		5	1.22	60	0.76
Repair and maintenance of footwear (boot —polish)	6	0.01
Others	1	0.00
Sub-total: miscellaneous		38	2.93	482	4.15
Total: Clothing, bedding, etc.		38	8.75	482	13.23
<i>MISCELLANEOUS</i>					
<i>Medical care</i>					
Doctor's fee	10	0.36
Medicine		1	0.36	83	3.16
Hospitalisation	1	0.56
Testing charges	1	0.05
E.S.I. Premium		15	0.76	246	1.29
Others	2	0.03
Sub-total: medical care		16	1.12	292	5.45
<i>Personal care</i>					
Hair oil, pomade, hair cream		33	0.32	476	0.85
Barber		35	0.73	467	1.37
Snow, face cream, wax, etc.	29	0.09
Toilet soap		32	0.37	426	0.60
Soap nut	42	0.03
Comb, hair brush		1	0.00	17	0.01
Face powder	29	0.07
Tooth paste	6	0.01
Tooth powder		1	0.00	60	0.04
Tooth brush	1	0.00
Blade		2	0.01	108	0.06
Shaving soap	1	0.00
Razor	3	0.00
Other shaving requisities	1	0.02
Scents and perfumes	27	0.06
Others	27	0.04
Sub-total: personal care		38	1.43	482	3.25
<i>Education and reading</i>					
School and college fees	141	1.39
Books-school	26	0.34
Book-general	1	0.01
Hostel or boarding charges	1	0.09
Stationery-all kinds	45	0.20
Private tuition	9	0.14
Newspaper	8	0.03
Periodical and journal	5	0.03
Library charges	4	0.01
Sub-total: education and reading	164	2.24

APPENDIX II—contd.

	1	2	3	4	5
<i>Recreation, etc.</i>					
Cinema	27	1.15	300	1.35	
Toy .. .. .	..	..	3	0.01	
Pet animal and bird purchase and maintenance	..	..	2	0.01	
Exhibition, picnic, visit to cultural places ..	..	..	5	0.05	
Club-fees and other club expenses .. ..	..	..	2	0.00	
Sub-total: recreation, etc.	27	1.15	304	1.42	
<i>Transport, etc.</i>					
Rail	2	1.91	32	0.63	
Bus	7	0.22	152	1.09	
Tram .. .. .	..	..	1	0.00	
Rickshaw .. .. .	..	..	74	0.36	
Horse cab .. .. .	..	..	1	0.00	
Taxi .. .. .	..	..	1	0.04	
Bicycle (hire)	3	0.11	23	0.10	
Petrol, etc. .. .. .	..	..	1	0.02	
Repair charges	2	1.73	23	0.30	
Other expenses of owned transport .. ..	..	..	2	0.04	
Postage (including telegram, money order) ..	..	..	10	0.01	
Others	2	0.20	2	0.01	
Sub-total: transport, etc.	11	4.17	244	2.60	
<i>Subscription, etc.</i>					
Trade union	2	0.03	92	0.13	
Religious (including priests) .. .. .	..	..	26	0.10	
Gift and charity	5	1.41	46	0.17	
Ceremonials not elsewhere covered	1	1.27	10	2.08	
Others .. .. .	..	..	2	0.08	
Sub-total: subscription, etc.	8	2.71	156	2.56	

APPENDIX II—contd.

	1	2	3	4	5
<i>Personal effects and other miscellaneous expenses</i>					
Watch	1	0.03
Fountain pen	7	0.03
Umbrella	1	0.04
Repair and maintenance	5	0.03
Pocket expenses not elsewhere covered	8	0.03
Other miscellaneous expenses	5	0.02	98	0.03
Sub-total: personal effects and other miscellaneous expenses	5	0.02	111	0.15
Total: miscellaneous	10.60	..	17.67
Total: CONSUMPTION EXPENDITURE	57.32	..	134.77
(b) NON-CONSUMPTION EXPENDITURE					
<i>Taxes</i>					
Municipal tax	1	0.06
Others	1	0.00	34	0.01
Sub-total: taxes	1	0.00	35	0.07
<i>Interest and remittance</i>					
Interest paid on loans	1	0.21	142	2.12
Remittance to dependants	7	5.16	21	0.90
Sub-total: interest and remittance	7	5.37	156	3.02
<i>Savings and investments</i>					
Live—stock	1	0.04
Bicycle	1	0.57
Life Insurance—premium	2	0.31	15	0.26
Provident Fund contribution	9	1.11	233	3.40
Bank and postal savings	1	1.30	2	0.26
Others	10	3.45	77	2.17
Sub-total: savings and investments	19	6.17	272	6.70
Debts repaid	7	5.04	126	8.89
<i>Debts repaid</i>					
Sub-total: debts repaid	7	5.04	126	8.89
Total: NON-CONSUMPTION EXPENDITURE	23	16.58	305	18.68

APPENDIX II—concl'd.

	1	2	3	4	5
SUMMARY					
<i>(a) Consumption expenditure</i>					
Food	38	30.49	482	78.39
Tobacco, pan, supari and intoxicants	3.03	..	8.19
Fuel and light	29	1.02	473	6.45
Housing	32	3.43	473	10.93
Clothing, bedding, etc.	38	8.75	482	13.23
Miscellaneous	10.60	..	17.67
Total	57.32	..	134.79
<i>(b) Non-consumption expenditure</i>					
Taxes, interest and litigation	0.21	..	2.19
Remittance to dependants	7	5.16	21	0.90
Savings and investment	19	6.17	272	6.70
Debts repaid	7	5.04	126	8.89
Total	16.58	..	18.68

E R R A T A

Page	Chapter/ Table	Col.	Particulars	For	Read
6	Chapter 2	..	Foot note, 2nd line	.. derived from	derived from
9	Chapter 2	..	2nd line from bottom	.. about 32 per cent	about 31 per cent
10	3·1	1	heading of Col. 1	.. Tex	Sex
10	3·1	1	last item	Number	Number
22	3·14	11	2nd line	16·48	16·42
27	4·5	8	Total: Income from self employment	1·1	1·14
27	4·5	7	Total income	13·27	113·27
27	4·5	10	Do.	10·26	106·26
27	4·5	9	Total receipts	225.	225·98
27	4·5	9	Loan taken	5·42	52·42
34	5·3	5	Average per family	N.O.	149·83
35	5·4	7	Percentage of families to total	91·03	9·03
36	5·6	1	10th line	on-alcoholic beverages	Non-alcoholic verages
40	5·8	11	4th line	13·3	13·63
41	5·9	1	2nd line	45—<60	45—<50
42	5·10	6	Transport and communi- cation	70·16	70·46
43	6·1	4	7th line	0·0	0·07
50	7·3	1	3rd line	facilities	families
54	Chapter 8	..	2nd line from bottom	attemp	attempt
56	9·2	4 & 5	heading of Col. 4 & 5	60—<20	60—<120
61	11·2	2	No bath room provided	61·51	61·54
67	12·4	1	5th line from bottom	Employer's	Employee's
74	13·5	1	6th line from bottom	rchase	Purchase
74	13·5	1	5th line from bottom	her	other
74	13·5	1	4th line from bottom	hers	others
77	Chapter 14	..	2nd line from bottom	bedt	debt

